

Guidance

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Micro Finance and Enterprise Development

☆☆☆

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LUPIN HUMAN WELFARE & RESEARCH FOUNDATION

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Sponsored by :

Small Industries Development Bank of India

Dedicated to grass-roots level entrepreneurs
who are living the most vibrant and enterprising life
by
embarking upon a new career of courage and caliber
with eventual success and gratification to "go ahead"

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Preface

Though IIT's, IIM's and other premier technical institutions are grooming the cream talent of our country but there is an urgent need to provide facility in grooming the hidden talent available in the rural areas. For the youths in class X or class XII, who can not pursue higher technical education, but have technical impulse - The state of art but appropriate vocational training is the answer.

The Millennium Development Goal (MDG) of eradicating poverty also includes integrating the principles of sustainable development into country's policies and plans and bringing more and more youths towards the self employment in the rural areas. This will provide the target group both income as well as work satisfaction. It is possible only when the youth in rural India is given an opportunity to choose from a large variety of enterprising options within the rural areas.

Through this book an effort has been made to educate and attract the rural youth about rural enterprise based self employment activities and thus motivate them to live a livelihood of dignity for self and inspire others for the same.

This book also presents a series of successful stories which will enthuse & inspire the youth. These successful ventures will also motivate govt. depts and the financial institutions to invest more in promoting the micro finance activities in an aggressive way in achieving the MDG targets.

The financial support from SIDBI, the RMK & the commercial banks has given a leap forward to LHWRF's rural employment activities and we are sure to strengthen our partnership towards achieving better goals.

The section on LHWRFs purposeful collaboration with SIDBI will help the partner NGO's in planning and organizing similar programmes in their areas. The book will also offer a bioscope view to the entrepreneur about importance of vocational trainings for upgrading the existing skills.

I am grateful to the stewards and staff of SIDBI, RMK and other financial institutions who have strongly supported us in making the YAGNA of rural entrepreneurship a success. I extend LHWRF's special thanks to SIDBI for assisting in this publication.

I would like to thank my colleague Mr. Bhupendra Palwal and his team for writing, editing & composing the book.

Sita Ram Gupta
Executive Director
Lupin H W R F





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Message

Dear Mr. Gupta,

I have been keen observer of the valuable work Lupin Welfare & Research Foundation is performing the field of rural development in Sindhudurg and Ratnagiri Districts of Maharashtra objectives and goals in development sector like micro finance and micro enterprise development Lupin's partnership with SIDBI compliments each others. I am glad that Lupin Foundation in association with SIDBI has come out with the publication titled "**A window to self-reliant India through vocational training for self-employment**".

I am sure that the publication will be of practical value to all those who are actively engaged in economic upliftment and self employment generation activities. This initiative will definitely be helpful for the unemployed youth, who are desperately and eagerly looking for avenues of employment and to policy makers and planners of vocational education and micro finance activities.

I congratulate you and Small Industries Development Bank of India for this small but beautiful endeavor and wish it all success

With regards

Your's sincerely

(Suresh P Prabhu)



Message

Lupin Human Welfare & Research Foundation is doing contentness giving work in enhancing employment opportunities in rural areas particularly by identifying innovative areas and new opportunities like bee keeping, vermi-compost and by promoting rural enterprises through various vocational entrepreneurship training coupled with financial aid.

The publication -"A window to self-reliant India through vocational training for self-employment" is a natural step forward in this direction. Needless to say that this kind of publication is the need of the hour for school dropouts or just 10+2 pass youth. This publication will definitely motivate and inspire them by showing a practical stepby-step way of fulfilling ones own dreams. This publication will also be helpful to government officials involved in planning and implementation of rural development programmes. I believe developmental institutions, NGOs including corporate sector are bound to benefit by this effort.

I appreciate the Small Industries Development Bank of India for joining hands in this valuable effort. I hope in near future LHWRF will be able to bring out a series of publications for the benefit of farmers, women & children of our country.

Desh Bandhu Gupta
Chairman
Lupin Ltd



Dr. Digamber Singh
Minister
Medical, Health,
Family Welfare & Ayurved Dept
Government of Rajasthan, Jaipur

Message

Dear Mr Gupta

I have been a keen observer of Lupin Welfare & Research Foundation's (LHWRF) commendable work in enhancing employment opportunities in rural areas particularly by identifying the areas and new opportunities like bee keeping, vermi-compost and by promoting rural enterprises through various vocational entrepreneurship training followed by financial aid.

The publication "**A window to self-reliant India through vocational training for self employment**" is a natural step forward in this direction. Needless to say that this kind of publication is the need of the hour for school drop outs or just 10+2 pass youth. The number of army of unemployed youth today exceeds more than 30 million. Definitely this publication motivate and inspire them by showing a ray of hope. This publication will also be helpful to government officials involved in planning and implementation of rural development programmes. Also Institution in cottage and small unorganized sector, NGOs including corporate sector are bound to benefit by this effort.

I congratulate LHWRF and Small Industries Development Bank of India (SIDBI) for bringing out this publication. I hope very soon in the near future LHWRF will be able to bring out a series of publication on the theme covering 'Theory to Practice for successful rural enterprises'.

With best wishes

(Dr. Digamber Singh)

A handwritten signature in black ink, appearing to read "Digamber Singh".

पी.टी. जगताप
महाप्रबंधक

भारतीय लघु उद्योग विकास वैक
प्रथम मंजिल, उमराव कॉम्प्लेक्स,
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संदेश

यह हार्दिक प्रसन्नता का विषय है कि लूपिन ह्यूमेन वेलफेयर एंड रिसर्च फाउंडेशन एक पुस्तिका “स्वरोजगार के लिए व्यावसायिक प्रशिक्षण के माध्यम से आत्मनिर्भर भारत का झरोखा” (A window to self-reliant India through vocational training for self-employment) का प्रकाशन करने जा रहा है। निःसंदेह ग्रामीण विकास में गैर-सरकारी संगठन महत्वपूर्ण भूमिका निभा रहे हैं। वर्तमान में गैर-सरकारी संगठन गांवों में स्थानीय संसाधनों को ध्यान में रखते हुए विभिन्न प्रशिक्षण कार्यक्रमों के माध्यम से रोजगारों का सृजन, गांवों में आधारभूत सुविधाओं की उपलब्धता, स्वच्छ जल की आपूर्ति, स्वास्थ्य आदि के क्षेत्र में प्रशंसनीय कार्य कर एक नई दिशा दिखा रहे हैं। लूपिन संगठन हमेशा ही अपने कार्यक्षेत्र में अभिनव प्रयोग, नई-नई रोजगारपरक गतिविधियों के अन्वेषण के माध्यम से ग्रामीण विकास में महत्वपूर्ण योगदान दे रहा है जिसके फलस्वरूप लूपिन ने ग्रामीण विकास में एक अलग पहचान बनाई है।

मुझे पूर्ण विश्वास है कि उपरोक्त प्रकाशन न केवल सरकार एवं संगठित क्षेत्र के लिए अत्यन्त लाभकारी होगा बल्कि ऐसे गैर-सरकारी संगठनों, जो लोगों के आर्थिक एं साजिक जीवन स्तर को ऊचा उठाने एवं स्वरोजगार की गतिविधियों को बढ़ाने में प्रयत्नशील है, के लिए भी मार्गदर्शी सावित होगा।

मैं इस प्रकाशन की सफलता की कामना करता हूँ।

(प्रकाश जगताप)
ग्रामीण
विकास वैक



► SIDBI's Rural Industrialization Oriented Initiatives



LUPIN-SIDBI COLLABORATION IN RURAL DEVELOPMENT

The Small Industries Development Bank of India (SIDBI) was setup in April 1990 under an act of the Parliament of India to function as the principal financial institution for promotion, financing and development of industrial facilities in the small scale sector and to coordinate the function of institutions engaged in similar activities SIDBI started its operational activity on April 2, 1990

SIDBI started functioning primarily as a refinancing institution providing assistance through state level institutions and banks. SIDBI's operations encompass three principal areas.

I. SIDBI's Broad Based Schemes

1. Entrepreneurship Development Programmes (EDP)

The objective behind the Bank's entrepreneurship development programmes (EDP) is to build up and nurture a reservoir of entrepreneurs through training, motivation and guidance. The EDP's are normally of 6 weeks duration, coupled with proper practical training inputs. Priority for training in EDP's is accorded to rural women and youth

2. Rural Industries Programme (RIP)

The RIP of the Bank provides a cohesive and integrated package of basic inputs like information, motivation, training, credit backed by appropriate technology and market linkages.

3. National Programme for Rural Industrialization (NPRI) /cluster development

SIDBI's cluster development programme is aimed at improving the technical capabilities and competitiveness of units in a cluster at village / town level by introducing commercially proven technologies which will results in significant improvement in quality and productivity and bring about cost reduction, saving of energy and raw materials & reduction in the level of pollution

4. Skill Upgradation Programme For Craft persons and Rural Artisans (SUPCRA)

This programme is structured to improve the performance of the existing units by developing/strengthening managerial skills and technical competencies of the entrepreneurs and senior executives of the small enterprises. The duration of the programme is 2-6 days on a full time basis and of 4-12 days on part time basis.

5. Capacity Building

Financial assistance by way of grant is provided to MFI's to enable them to meet their capacity building needs encompassing all operational, organizational and managerial aspects. Need based financial support is also provided to client MFIs for meeting their programme expansion costs primarily with a view to making them sustainable in the long run. Initial dose of operational support, increase in the volume of business and efficient financial management would gradually enable and equip the MFIs to cover their costs.

6. Micro Credit

Micro credit has been accepted as the most effective tool to generate employment and promote micro enterprises thereby contributing to nation's economy. SIDBI has been pursuing the programme since 1994-95 and encouraged by its results, has setup "SIDBI Foundation for Micro Credit" with a corpus of Rs 100 crore.

II SIDBI's Flexible Approaches :

- Small loans, mainly for purchase of productive assets, working capital or for consumption
- Informal appraisal for borrowers and investments
- Collateral free, but with options like group guarantees or compulsory savings
- Access to repeat loans of larger amount based on repayment performance
- Streamlined loan disbursement and monitoring system
- Low time-lag in getting loan
- Flexible saving schemes

III. Lupin's Association with SIDBI: " Partnership for effective Networking"

1. Introduction Lupin HWRF

Lupin Human Welfare & Research Foundation (LHWRF) , a corporate NGO of Lupin Pharmaceutical Industries was launched for integrated rural development on 2nd October 1988. The mission was simple; "Swaraj at village level through Antodaya", and the objective was to make people realize their capacities, capabilities , and empower them to make decisions about themselves as a community and as individuals so that in times to come they create livable environment for themselves, and to provide sufficient earnings for each household through various activities.

2. LHWRF-SIDBI partnership in Rural Industrialization (RI) :

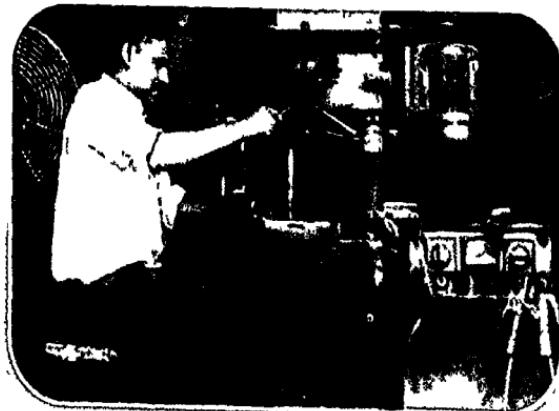
- i. Rural Entrepreneurship Development Programme at District Level (REDP).
- ii. Rural Industry Programme (RIP)
- iii. National Programme for Rural Industrialization (NPRI)
- iv. Capacity Building Programme
- v. Micro credit & Enterprise





MICRO FINANCE TO MICRO ENTERPRISE

"Step Towards object oriented Rural Development"



Realizing the value of micro finance in rural development, LHWRF distributed loan amount of Rs 19 17lacs to 611 beneficiaries through in-house resources by the year 1995. Today the micro finance activity has risen to Rs 540 46 lacs of loan amount benefitting 8961 entrepreneurs (Individual/groups). Further expansion of this programme was carried by involving new micro finance agencies in imparting skills and trades training, to enable villagers initiate income generation activities through self-employment. Though banks and financial institutions have provisions of funding for such activities, they work under the authority of red-tapism of certain rules/ regulations/ terms & conditions. Fulfillment of such rules is not possible for every entrepreneur (particularly if he/she belongs to a rural area). Under this constraint micro finance activity of LHWRF has served as a boon in giving desired boost to cottage and small micro enterprises in rural areas.

I. State of Indian nation and need of Vocational Entrepreneurial Education (VEE):

1. **Dismal unemployment scene:** 30 million-unemployed/employable age population. Only 4.5 million have actually registered with employment offices with little or no hope of employment.
2. **Wrongly planned top-heavy education system:** 72% of all graduates from the 15000 odd colleges are of humanistic studies. Balance 28% are from science, commerce, engineering, medical, law, management and other special streams.
3. **High dropout rate between 5th-12th standard:** More than 90% dropout rate of children between kindergarten and 10+2. not more than 10% cross the 10+2 stage.
4. **Total education system is ill planned:** Presently 26 million children enter the education system every year. Only 1.6 million make it to higher education. They mostly have option in science, humanities, commerce, engineering, medical, and management. The balance 24.4 million need vocational education and training.
5. **Engineering education equally ill planned:** Engineering graduates normally cater to the needs of high end of the technology. They usually are not instrumental in creating the required number of further employment opportunities especially in rural areas where maximum unemployed population lives. In contrast a carpenter, mason or proficiently skilled ITI

trained employs more than 2-3 persons in his small entrepreneurship venture. This fact reveals that we need more skilled persons of local, modern-trades and services, which real India (the rural India) needs.

II. VEE : Past Learning - Future Directions :

While India does need IIT's, IIM's and medical colleges but every one can not become an engineer, a doctor, management expert, a scientist, a lawyer, an IAS or an accountant etc. The scramble to enroll for BA, B Com, or B Sc is a waste of time. In India the mad race for college and university education is a disaster for all concerned. It seems we are preparing the youth to become 'babus'.

There are 1224 polytechniques, 675 community polytechniques and 4591 ITIs with around 13800, 450000 and 650000 students admitted every year respectively. The emphasis on information transfer based education in various academic /vocational disciplines has created a gap between the educational system and the needs of the society at large. It is a matter of deep concern that because of weak linkages of the education system with the employment sector, a situation has been created where vocations which are no longer in demand by the industry continues to exist in the training sector. This has led to underemployment, disguised employment and unemployment of trained and skilled manpower.

We have the world's largest unemployed (may reach 100 million by 2010) and underemployed population. Our agricultural production growth has also been negative in proportion to population growth during the 1990-2000 decade. Moreover, India in terms of its size of population is a demographic disaster.

The scenario is already daunting and shows lack of vision on the part of policy makers, planners and people managing the educational process in India.

III. THE NEED : "Vocational Education for Entrepreneurship"

The above facts clearly bring out the need for Entrepreneurship Skill Development (ESD) and Vocational Education & Training (VET) at school and higher levels of learning. Both ESD and VET are essential for generation of employment, control of migration from villages to urban ghettos and boosting the economy.

India is the nation with largest youth population of the world. 71 percent of our population is below 35 years of age. If we develop them into productive human resource the nation will progress otherwise the aimless army of youth is bound to derail national development.

Ninety five percent of the world youth between 15 to 35 years of age learn a vocation, a skill or a trade, with a choice of approximately 2500 vocational education & training programmes. In India we have identified only 97 vocations and hardly 2% of the population goes for the formal VEE training.

India should be training 50 to 60 million people per year in VEE above the age of 14 and up to 55, in different skills required for the domestic as well as world market

IV. VOCATIONAL EDUCATION : "Need to Re-examine"

The pivotal role of need- based futuristic vocational and technical education and entrepreneurship development in facilitating and expediting the process of economic and industrial development of the country is well established. India is steadily shifting to a fast track of economic and industrial development, which will lead to increasing demands on the vocational education system and entrepreneurship at industrial service sector levels. Traditionally, the formal education system so far has been fulfilling the need of industry for technical manpower in the manufacturing and to some extent the service sectors. The demand from the service, agro processing, household sectors has emerged during the last one and a half decades, in which production of technology based products e.g. computers, televisions, audio/video products, refrigerators, air-conditioning equipment other electrical, and electronic domestic appliances, agro equipment, etc. has increased multifold. Worldwide, there is a shift from low-tech to hi-tech, national to global, production to service economy, state controlled economy to market economy and thus the change in occupational patterns has created a demand for a new work force with different skills and profiles.

V. Vocational and Entrepreneurship training:

- 1 Before or after the 10th standard education a youth must have the choice to opt for vocational training
- 2 There can be a provision of apprenticeship based training in collaboration with industry for 1 to 2 years. An NGO or independent vocational training institute can coordinate learning of theory and knowledge and simultaneously hands-on experience in industry.
- 3 This way the business and trade will get low cost manpower for 1 to 2 years. When the youth will complete course with market appropriate technical knowledge he will be free to serve an industry or start his own work (self-employment)

VI. VE to Entrepreneurship development:

Entrepreneurship and enterprises contribute towards building a competitive and dynamic knowledge-based economy capable of sustainable economic growth and greater social cohesion The role of the entrepreneur will be

- 1 Innovate skills, tools, and technology
- 2 Create a dynamic enterprising environment
- 3 Establish well functioning market so that the economy is more competitive and growth oriented

Entrepreneurs also put together all the resources-the capital, the management, the people, and the business strategy to transform any tool or technology into a product, process, or service that finds a market and positively contributes to the growth of the economy In other words, they build whole gamut of enterprises based upon present needs and future demands in a flexible manner

Entrepreneurship development is required to use technologies and other resources to improve the quality of life Entrepreneurs also create jobs and help in reducing unemployment It also helps in improving the country's position in global economic scene Entrepreneurs create new wealth to be reinvested in exiting or new business Through their breakthrough technologies and rapidly growing business they create new wealth that can generate faster economic growth The entrepreneurs then invest some of their wealth in new ventures and the cycle goes on

VII. Enterprise: present and future

Presently skilled youths are opting for enterprises which make products or provide services of daily use In the manufacturing and service sectors there are hundreds of skills and vocations for which there is a worldwide shortage For example electric & electronics appliance repair & services, automobiles repair & services, IT and communication related services We also have a lot of scope in the following trades, which are futuristic upcoming enterprises in India and abroad

- Agro-industry & agri-business
- Afforestation for pulp, fuel & power
- Retail and wholesale trade
- Transport & tourism

- Housing, construction & community services.
- Textile & garments
- IT enabling services and communication services
- Health & education
- Financial services
- Other small scale & medium industries

VIII. THE CHALLENGES AHEAD

Firstly the policy makers should understand the importance of entrepreneurship and vocational education to economy and the policy infrastructure under which it thrives

Secondly, there is always an everlasting untapped potential to spread entrepreneurship in the country Entrepreneurial establishments are the source of new jobs and the source of reinvestment in communities.

Thirdly fostering entrepreneurship in under-performance sectors is the most natural choice

Finally, nurturing of entrepreneurship through awareness and need based futuristic vocational education is the most powerful tool to encourage budding entrepreneurs and create a robust economy



Enterprise Development through Strategic Planning

I. BASICS OF ENTREPRENEURSHIP

Entrepreneurship is a word or perhaps more accurately a phrase thought to have been "coined" some time around the turn of the nineteenth century and one of the first people to write about the entrepreneur was J B Say an economist and devotee of Adam Smith (Wealth of Nations 1776) Say defined the 'animal' as being ,

"Someone who shifts economic resources out of an area of lower to an area of higher productivity or yield"

One thing which appears to unite them is that they realize, when their own skills are not enough for the business to grow any further and at that point they buy in new skills or seek the skills that they lack for their own development

The entrepreneurs certainly take risks, they would not be entrepreneurial if they could not accept risks However, for the real entrepreneur the risk will have to be systematically accessed and minimized where ever possible, if not removed altogether The difference between the past and the multitude of owner managers who start and run small business today is perhaps that they could

- Foresee, perhaps even create trends
- Envisage a different quality to the norm for service or product, or
- Bring something new to the world of commerce in from of product, concept or service
- Understand that being in business is about being in a game

II. WHAT MAKES AN ENTREPRENEUR?

Usually they would have the ability to

- Invoke focused creativity (what we call applied creativity)
- Identify opportunities and pursue them to a desired outcome
- Capture the knowledge
- Be independent and above all manage interdependence

- Understand planning, strategy & risk
- Link skills with knowledge and people
- Believe in and have commitment.
- Sustain energy and tenacity
- Have an unwavering belief in one's own self
- Focus both on the task in hand, be able to see the big picture and perceive the values of all stakeholders in the business
- Hold and communicate a vision
- Demonstrate leadership
- Always be captivated and have an interest in that which is new

III. FINANCING FOR ENTREPRENEURS - Before inquiring about financing, ask yourself the following :

- Do you need more capital or can you manage existing cash flow more effectively?
- How do you define your need? Do you need money to expand or as a cushion against risk?
- How urgent is your need? You can obtain the best terms when you anticipate your needs rather than looking for money under pressure
- How great are your risks? All business carry risks and the degree of risk will affect cost and available financing alternatives
- In what state of development is the business? Needs are most critical during transitional stages
- For what purposes will the capital be used?
- What is the state of your industry? Depressed, stable, or growth conditions require different approaches to money needs and sources. Business that prosper while others are in decline will often receive better funding terms
- Is your business seasonal or cyclical? Seasonal needs for financing generally are short term. Loans advanced for cyclical industries such as construction are designed to support a business through depressed periods

- How strong is your management team? Management is the most important element assessed by money sources
- Perhaps most importantly, how does your need for financing mesh with your business plan?
- If you don't have a business plan, make writing one your first priority. All capital sources will want to see you're for the start-up and growth of your business

IV. BUSINESS PLAN

What is included in the business plan?

A business plan includes the following major topic headings :

- Executive Summary
- Mission Statement
- Business Environment
- Marketing Plan
- Management Team
- Financial Data
- Legal Considerations
- Insurance requirement
- Other key factors
- Suppliers
- Risks
- Assumptions / Conclusions



Entrepreneurship Development for Rural India : "A Learning Process Approach "

I. Advantage India : If we could impart vocational training and education in proper manner to our youth, it would benefit all and have the following advantages:

- 1 Prepare the youth for a vocation of their choice
- 2 Build-up a formidable workforce of international quality, which would have demand not only in India but also in other countries of the world. Presently only IT training is world class in our country. In the manufacturing and service sectors there are hundreds of skills and vocations for which there is worldwide shortage
- 3 We need millions of trained people in the areas of agriculture, floriculture, horticulture, sericulture, fishery, healthcare and tourism and hundreds of skills for the manufacturing sectors
- 4 India can reduce unemployment by supplying world-class skilled manpower required by the nation and for rest of the world
- 5 This way we will be able to reduce cost of production and services and improve productivity of services and manufacturing.

II. ENTREPRENEURSHIP FOR INDIA'S ECONOMIC DEVELOPMENT

Entrepreneurship and enterprise contribute to building a competitive and dynamic knowledge based economy capable of sustainable economic growth and greater social cohesion. The role of the entrepreneur is to innovate and create a dynamic enterprising environment and a well functioning market so that the economy is more competitive and growth oriented. The process through which an entrepreneur may contribute could be following

First, entrepreneurs use technologies and other resources to improve the quality of life. They create new technologies, new products and new services that multiply our choice and enrich our lives-making life easier, making us more productive at work, improving our health, helping us communicate better with one another, and in countless other ways

Secondly, entrepreneurs create jobs When entrepreneurs create jobs, they cut unemployment rates, move people from welfare doles to work, and help drive up wages

Thirdly, entrepreneurs help to improve the country's position in global economy By their very nature, entrepreneurs see ways to make the economy more adaptable They don't do business" the way it's always been done", but rather make changes and introduce intense levels of competition even in established industrial sectors

Fourthly, entrepreneurs create new wealth to be reinvested in existing or new business The economic growth generated by entrepreneurial efforts is the core engine of a" virtuous cycle." Successful entrepreneurs, through their breakthrough technologies and rapidly growing business, create new wealth that can generate even greater economic growth The entrepreneurs then invest some of their wealth in new ventures and the cycle goes on.

III. THE ROAD AHEAD: "Future challenges and Directions"

The standing army of the unemployed, 300-350 million today if is not controlled may balloon up to 1000 million by 2010 The unemployed force of India today is more than ten (10) times of all our armed forces India has three alternative scenarios as viewed from its human resource problems, challenges and potentials

- The unemployment scenario
- The work scenario
- The employment scenario

But the future can move in India's way if traditional Indian attributes can be innovatively transformed, aided by the new software and hardware if applied systematically and scientifically as being tried by some of the model VOTEG institutions The first and immediate action at government level could be if we really want to address the 11th Five Year Plan objective to provide more job opportunities and to reduce poverty is to translate policies into strategic plan in to strategic actions

A concrete example which each state should initiate immediately is opening of district level Rural Industrialization Centers (RIC) The District Industries Centre (DIC) could be converted into RIC for the two reasons

First, there are already district level industrial investment corporations (DIIC), which are also doing the work of promotion of industries. The task of DICs should be entrusted to these industry investment centers.

Second, DIIC could also act as rural convergence Centers for entrepreneurship and vocational education development. These Rural Industrialization Centers should be entrusted with the responsibility of monitoring, controlling, supervising the ITIs located at block levels. Depending upon the marketing needs new trades should be identified and addition and deletion should be done on regular basis.

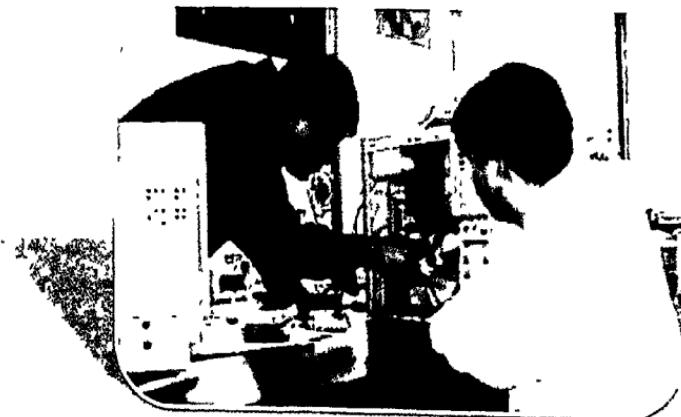
Along with this India has to step by step move towards following future directions

- Industrial employment in totality may decline and services, agriculture, food - processing and tourism have to expand
- Bureaucrats and hierarchies will have to go out and networking and partnership will emerge
- To work towards the mission of full employment by 2010
- Labour and manual drudgery has to yield to state -of -art vocations and knowledge
- Work has to move in steps, shift back to villages, inside country, and between countries
- More diversified and decentralized industry will create more jobs





► **WINDOW TO IT INDUSTRY**
"A model for VEE Development in India"



The vibrant Computer software sector in India has emerged not only due to growth in global demand but because of a public policy of investing in vocational and higher education in the field of computer sciences and technology. In other words, success of IT sector proves that systematic planning and training is a prerequisite for exploiting the potential of any sector for a growing economy.

Indian software industry is set to achieve a turnover of 10 billion dollars by the end of year 2005. The government has set a target of earning US\$50 billion from computer industries' exports by the year 2008. The projected demand for trained IT professionals is estimated at over 400,000 per year. Presently there is an imbalance between the demand and supply of IT professionals with the result that this sector offers one of the highest remuneration packages.

The present status of information technology sector is because of 50000 or more private IT training centers spread across the country. Majority of these training centers are in private sector, their vibrant presence is showing a great impact on Indian economy. This is a live example of multifarious success of economy by promoting vocational education and entrepreneurship. It means VEE has a direct link to employment generation, wealth generation and higher export earnings.

If this is true for jobs at the top of the skill pyramid like IT, It is even more so for the primary sectors like agriculture, communication, infrastructure, education, health etc. All these sectors demand a vast spectrum of tasks that need to be executed every day in order to keep the country growing effectively as an economic entity.

The lessons from success of IT industry are that in India we need more and more vocational education and entrepreneurship development institutes, which can open new employment opportunities. We will have to identify the trades and vocations, which can have good impact on our economy as well as generate employment opportunities. IT sector is employing just 0.2 percent of employable population and can absorb maximum 1.5 percent of total youth, once trained. This calls for creating world-class state of art VEE facilities in areas outlined under point VII, page 9-10.





1. **BEE-KEEPING**
"Multiferious Employment Generation Opportunity



Agriculture has been the pivot of economic activities of Indian civilization for over 5000 years. Even today it accounts for nearly 23 % of the GDP and provides economic sustenance to approx 68% of the population. Thus, agriculture even today remains the fulcrum of Indian economy. It has been stated that for the Indian economy to grow at the rate of 8-9 %, the agricultural sector would need to grow minimum at the rate of 5% per annum against the current 2005-06 year rate of 1 1%. Keeping this perspective in view the 10th Five Year Plan targeted 4% growth for agriculture sector. Increasing population with improved standard of living will continue to put greater demand on agricultural sector. Limitations to further expand arable land bring into sharper focus the need to increase productivity of the existing arable land.

The fact that extension of agricultural land is not possible, pressurizes us to go for some other methods of cropping, either to get the maximum production with the limited land or some value addition in the crops. ***Bee Keeping is the activity which gives value addition to crops like Mustard, Sunflower and various fruit crops etc. By this not only the crop production increases but also it gives the additional income to the farmer***

Bee Keeping - "A source of Employment"

Since Bharatpur is predominantly a mustard growing area, bee-keeping has been very successful in providing self-employment to the youth residing in the rural areas. Being a honey non-producing district up till 1995, 850 tons of honey was produced in the district during 2004-05, employing 3000 youth, who were unemployed earlier. The honey production is likely to increase up to 1200 tons a year within the next two years.

Production of honey in India is 7000 tons annually. Per capita consumption is 8.4 gms in comparison to Germany's 1.5Kg per capita/year. Rajasthan state produces 950 tons of honey, out of which 850 tons is produced in Bharatpur district alone. Germany is the world's largest consumer of honey. It imports 9000 tons of honey products annually. This shows that there is a vast potential of employment in this field. According to an official estimate bee- keeping (honey/ honey products) itself can generate 50000 jobs in Rajasthan state. In India, it has a potential to keep

about 120 million bee colonies that can provide self- employment to over 6 million rural and tribal families

Additional Usages

Bee-products also constitute important ingredients of folk and traditional medicine Increase in bee-hives will also see an increase in bee products like bee wax India can produce 15000 tons of wax annually Honey-bee colonies also increase production through pollination in many crops Research has shown that bees have increased 100% production in the case of sunflower, 25 % in Mustard and almost 20-30% in other fruit and vegetable crops

Bee Keeping an Important Multiple Income Source

Importance

- In India, farmers have small land holdings Beekeeping does not need any land Small land holder and even land less people can undertake bee keeping
- Bee keeping work does not compete with any activity of agriculture
- It does not require continuous labour
- Managing bee-colonies does not require heavy physical work therefore even children can maintain bees-hives
- It does not require high investment
- Honey in the diet of farmer's family will make the diet more balanced

Multiple source of income

- Through honey production
- Bee wax is the second major output from bee keeping
- Sale of colonies by division
- During nectar and pollen gathering, the honey bees affects pollination and improve the quality and quantity of crop produce
- Production of other hive products like Royal jelly, propolis and pollen





ANIMAL HUSBANDRY

"Complimenting Agriculture with Added Employment"



This sector plays a significant role in supplementing family income and generating gainful employment in the rural sector, particularly among the landless, small and marginal farmers and women. Further it provides cheap nutritional food to millions of people. As such there is a vast scope in this sector to provide more avenues of jobs by generating economically feasible animal husbandry activity and value addition of its products.

Livestock resources

Today India is the largest milk producer of the world. The country has vast resource of livestock, poultry & fishery which play a vital role in improving the socio-economic conditions of the rural masses. India is having 16.5% of cattle, 56.5% of buffalo, 17.7% of goat, 5.5% of sheep and 2.7% of chicken population of the world. In the year 2001 it ranked first in respect of cattle and buffaloes, second in goats, third in sheep and sixth in poultry population.

Employment Generation

The magnitude of livestock owning families in India is to the tune of 10%. Presuming that one family member is employed in looking after the livestock, 25 million people are estimated to be employed with the livestock rearing activity. As the ownership of livestock is more evenly distributed amongst landless labourers, small and marginal farmers, the progress of this sector will result in more balanced development of the rural economy and subsequently help in eradicating poverty.

Animal Husbandry and poverty eradication

1. By providing assured market of milk procurement through the District Collection Center (DCS) at the village level and making regular payment at remunerative price to producers.
2. During the lean months and drought when employment opportunities in agriculture are low it provides a steady source of income to BPL, marginal and small farmers.
3. The milk yield and productivity of cows/buffaloes has increased, due to provision of a package of inputs viz - improving breed through AI and natural insemination, animal health related services, balanced cattle feed, green fodder production, enriched wheat straw. Thus cows/buffaloes become economic assets helping farmers to get additional employment and earning opportunities.

4. Vermi-compost coupled with animal husbandry provides rich nutrient to land and is slowly developing into a more viable and remunerative activity
5. A H is the single sector which if targeted with committed planned action by govt NGOs and other agencies can transform rural society by improving economic and social status of BPL families

Results of poverty alleviation efforts through dairy development

- Rajasthan Cooperative Dairy Federation (RCDF), an apex body, has a network of 16 Milk Unions operating 6051 dairy cooperative societies with 4.71 lac members. RCDF procures 15.5 lac liters of milk per day as on August 2002. A payment of Rs 357.70 crore was made to milk producers in the year 2001-02 for milk procured.
- Four cattle feed plants of 100 tons capacity each were operative with 168% capacity utilization during 2001-2002. In the year (2004-05) 65268 MT of cattle feed is likely to be marketed through DCS.
- During the year 2001-2002 the average milk supply to cities was 6.32 lac liters per day. In the same year marketing of Ghee was 10,231 MT, SMP 1579 MT, and butter 225 MT.

Initiatives by L.H.W.R.F.

Animal husbandry is an important source of income generation for rural masses. It provides ample opportunities of employment round the year. Hence organization has taken various programmes to address the problems of unemployment in rural areas through promotion and development of Animal Husbandry.

1. Economic Up-liftment

(i) Buffalo Rearing

Provided 7300 high yielding Murrah buffaloes through financial assistance from RMK worth Rs 1.50 crore and bank loaning to poor and BPL families in our adopted villages with the objective of increasing milk production and generate additional income to the villagers.

(ii) Goat Rearing

1645 nos of goat units were provided through financial support of RMK and bank loaning and under the project of CAPART, New Delhi to generate income for landless and poor people.

(iii) Poultry Farming

45 nos of poultry units were established in our adopted villages to support unemployed youths by financial support of RMK and banks to provide sustainable employment

2. Breed Improvement

Distributed 105 Murrah Buffalo Bulls for natural insemination in our adopted villages and started 4 A I Centres in Nadbai, Nagar, Deeg and Kaman block with the help of BAIF, Pune for improvement of animal breed and provide village level services to the farmers

3. Animal Health Care Programme

To protect the animals from various infectious and common diseases regular vaccination and deworming was done of 2 4 lac animals at village level. Further, to boost AH programme 435 animal health camps were organized in collaboration with the District and State Animal Husbandry Departments and Institutions

4. Fodder Development

Provided various improved varieties of fodder seeds and feed supplements like urea molasses bricks, mineral mixture, salt bricks etc to the milch cattle owners for proper feeding of animals and enhance milk production

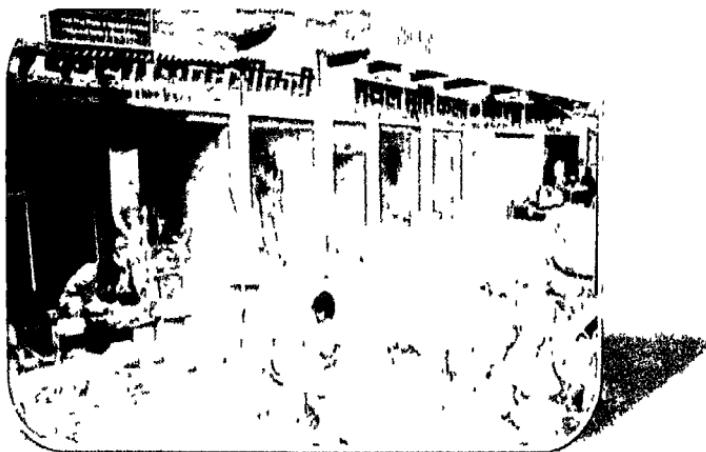
5. Skill Upgradation

Various training programmes were conducted in dairy, goatry, poultry, piggery, fishery development and fodder cultivation for transfer of technology in our adopted villages 16000 persons were benefitted through this activity. 750 farmers visited various technical institutions and international farmers' fairs under extension and technical know-how programmes of LHWRF

6. Milk Marketing

185 milk collection centers have been established in Bharatpur district with the help of RCDF and Mahan Protein India Ltd to create assured milk collection and provision of timely fair- price payment to the milk producers





► SERVICE SECTOR DEVELOPMENT "Need of the Hour"



Poverty and unemployment are two main gigantic challenges, we are facing as a nation today. To circumvent the twin problems India embarked on the path of planned economic development through adoption of five yearly plans. The achievements of five-year plans however present a mixed picture. The number of people under each problem scenario has increased multifold since independence, though, in percentage, planners and policy makers may present a rosy picture.

Today India is poised to become a major economy of the world. Earlier till 1994 the contribution of India in the world GDP was 1.31%, it has increased to 1.77% (\$ 600 Billion) in 2005. Average per capita income of an Indian is about US \$ 606 and average earning of an Indian is US\$ 1.66 per day.

Since opening the gate of globalization, Indian economy is now shaping up well and is considered as one of the major developing economies. Our current rate of GDP growth is approx 6.5% which is expected to reach 9% by the year 2020. But employment has not been generated in accordance with the growth of GDP. The reason is simple, the growth of GDP is not being accompanied by equity, and therefore it has not resulted into commensurate job creation.

Around 68% of Indian population is dependent on agriculture whereas its contribution to GDP is 23% only. In comparison to this 18% population is engaged in the service sector and contributes 55% to GDP.

By considering the above facts and figures, service sector is one of the important areas where opportunities of job creation are quite high. These service areas include health, nutrition, education, tourism, retail, technology services, IT and communications etc. Service sector can be provided further boost by imparting vocational education and training (VET) in different trades. 95% of the world youth learn a vocation, a skill or a trade, with a choice of 2500 vocational education & training programmes, whereas in India we have only identified about 97 trades and hardly 2% of the population goes for formal VET. So there is a vast scope to generate employment for the 300 million unemployed/ employable youth in the unorganized sector.

Lupin Human Welfare & Research Foundation's Initiative in creating jobs in Service Sector.

LHWRF started specific vocational training programmes with financial and technical assistance to generate employment. The strategy adopted for identification of vocations for training was simple. It has either to be need-based or area specific. The activities/programmes initiated by LHWRF are outlined on page 3 point no 2 under the heading LHWRF's initiative in R I.



Success Stories

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JITENDRA FOUND THE PATH OF HAPPINESS

Jitendra, an inhabitant of Sewar town, was feeling frustrated and depressed owing to unemployment for a long time. Though he had all the zeal to undertake some productive work but his financial condition and lack of any technical skill was obstructing him in fulfilling his aspiration.

Lupin HWRF staff was informed by one of Jitendra's village folk about his problem and need. Lupin staff contacted him and discussed the whole issue with an open mind. To get him productively and economically self employed the organization first trained Jitendra in a beekeeping. Subsequently he was facilitated a loan amount of Rs 10000 from SIDBI which enabled him to initiate his own beekeeping activity. Jitendra started beekeeping activity with only 10 boxes in the year 2000. Initially he placed his boxes with large beekeepers. Gradually as his profit from this activity increased, he invested back major part of the profit towards increasing the number of bee units and the boxes.



Today, in a span of 4 years, he has raised the number of bee boxes from 10 to 70. By this process he has not only been able to earn from a single activity i.e. honey but also from the sale of bees and bee boxes. Now he earns more than Rs 2 lac per annum. At one time when he had only 25-30 bee boxes, during a summer season he was shifting them to a nearby orchard. As this number grew beyond 50, he needed to transport them to cooler places like Dehradun and surrounding areas. This raised the problem of transportation of boxes. Therefore, he bought a four wheeler to migrate the bee colonies with boxes from one place to other. This facility also provided cheap transportation to other beekeepers to migrate their bee colonies and helped them in finding new markets for honey.

Migration is a key factor in bee keeping activity because in Bharatpur mustard flora is available only for 4 months and for rest of the year they have to migrate bee colonies to other places for flora. Also, during summer the temperature gets unbearably hot for bee colonies.

Jitendra's enterprising zeal has resulted in changing his life style. Now he has a four wheeler and a mobile phone for business and personal purposes. Jitendra, an unemployed youth till the year 2000, is now a youngmens' model for contemporary rural youth. Seeing the success of Jitendra, which was beyond the expectations of majority of the youth in his and adjoining half a dozen villages, they too felt inspired to start beekeeping activity by obtaining loan like Jitendra. They are also doing their

beekeeping work successfully and are earning Rs 3 to 4 thousand per month

In words of Jitendra "I am fortunate to have met Lupin officials and to get the required technical and financial assistance from them in right time during my depressing phase of life". He now educates and inspires the young people of

his area by stating, that the work done with skill and honesty always succeeds.

Economic joviality has been achieved by adopting this innovative skill for self-employment by hundreds of young men in Bharatpur district. An activity which was totally unheard off a decade back in the district has made Bharatpur the second highest honey producer district in India. Surprisingly beekeeping which is an activity based upon mustard crop also enhances mustard output due to cross pollination. In normal course of events bee-keeping activity should have been visualized, advocated and spread in Bharatpur villages by National Mustard Research Centre located in Bharatpur.



GUDDI DEVI HAS CHANGED THE LIFE OF HER FAMILY FOR THE BETTER

Guddi Devi, a resident of old Rajgarh rural has three children. Her husband used to work as daily wage labourer. He usually got work for only six months in a year. For remaining six months, he remained idle. Family's daily income was merely Rs.40-50. This income did not suffice for even two square meals for the family, so educating children was beyond their imagination.

Mata Shri Gomati Devi Janseva Nidhi Sansthan (MSGDJNS), a sister organization of Lupin HWRF under a financial assistance programme of SIDBI, chose Guddi Devi under its self employment programme RIP. Through this programme the organization arranged a loan of Rs 42000 from the State Bank, Rajgarh, for the purpose of starting a flour mill. Guddi Devi, with active cooperation of her husband, started the flour mill in her own house as there is no other flour mill in the village.

The financial support from the bank and the couple's enterprising nature has enabled them to earn Rs 150-200 per day. She keeps complete account herself. She is also repaying the loan regularly. Her husband, apart from helping her, also earns Rs 50-60 per day by working as a helper in construction works. Guddi Devi has admitted



her two children in a local school and wishes to provide them higher education.

In the village six women's SHGs have been formed through her help. Guddi Devi arranges meetings of all the groups regularly and keeps account of all banking for these groups. She inspires other members of SHGs to get socially and economically empowered. Other women in her village aspire to start economic activities on the line of Guddi Devi so that they can not only help their family but also feel economically empowered to bring-up their children better.

Her life mission now is to help poor women of the village. Guddi Devi's hard labour and dedication has brought happiness to the family and her example is paving the way for many other families to come up in life through self effort.

RIP Rural Industrialization Programme

SHG Self Help Group

CHETRAM'S FLORICULTURE IS BLOOMING LIKE A ROSE

Chetram, a resident of Beru village, panchayat samiti Nagar, had been doing traditional agriculture activities for the last several years. But even his best efforts could not improve his economic state. His family was living below poverty line (BPL)

He came in contact with Lupin officials and was advised to start flower cultivation and selling work, instead of traditional crops. In the beginning he hesitated to suddenly shift the cropping pattern. But when logically explained cost-benefits of floriculture by organization experts, he got convinced and agreed to start the work. This activity was advised by Lupin officials as his village is quite near to



famous religious places like Mathura and Vrindavan, where there is regular and great demand for flowers and flower garlands. Also, the agriculture land in his village is quite suited to flower cultivation.

Once he made up his mind Lupin arranged for him a loan of Rs 10000 from SIDBI and from time to time extended him technical advice

through floriculture experts. He earned net profit of Rs.15,000 in the very first year, because the soil and water suited the flower crop. His income rose to Rs 60,000 yearly, within two years

Getting to know about Chetram's success in just two years, many farmers in and around his village have taken up flower cultivation. Initially they were selling the flowers to buyers from Mathura, Vrindavan and Govardhan through middlemen. Lupin experts advised them to sell flowers collectively in flower mandis of these cities. Heeding to the advice, the farmers are getting better price for their produce. A part of produce they turn into malas. This, on the one hand provides work to female folks in the villages, and on the other hand gets them better price through value addition.

TWENTY THOUSAND CHANGED THE LIFE OF GHYANSHYAM

Lupin's experience in micro-finance activity during the last more than ten years has proved amply that small loans are more fruitful in the conduction of self-employment projects in the district. It has also revealed the fact that for sustainable growth in any self employment activity commitment, knowledge of new techniques / technologies' and sound training are also a necessary pre requisite

Ghyanshyam Bansal of Bhusawar was a daily wage labourer. He wanted to start the business of pickle making. The desire was based upon the fact that a dozen odd villages around his village were horticulturally rich. But his new wish required sound knowledge of food/fruit processing and packaging which he lacked. When he met Lupin's agriculture experts for financial help they advised him to first undergo sound training in food processing

Ghyansham requested for help in getting the training and a loan of Rs 20000 from Lupin. Lupin office arranged for his training in pickle making with the support of Department of Agriculture, Government of Rajasthan and also facilitated a loan of Rs.20000 from SIDBI

After obtaining the loan, he started 'Laxmi Achar Udyog'. Various products such as mango, lemon, garlic and turmeric pickles

were available at his outlet. Soon he started preparing some new items like navratna chatni, sweet pickles, sauce, fruit syrups etc. He started participating in various exhibitions at New Delhi, Jaipur, Kota, Bikaner, Jodhpur and Karoli to attract additional customers for his products. Till date he has participated in all the fairs / melas / exhibitions organized under the Lupin banner. Lupin in view of his enterprising nature helped him in getting allotment of space in these marketing ventures/exhibitions

In every exhibition, he had a sale of Rs 2-3 lacs. He was getting minimum of 15 to 20 percentage profit through these sales. Several other young men and petty shopkeepers also got inspired and motivated by Ghyansham's example and have started their own pickle making business. All of them are doing good business and are economically much better- off than earlier



SPRING HAS COME IN THE LIFE OF SWROOP CHAND

Swoop Chand Saini was leading life under poverty line in his village Indroli of panchyat samiti Kaman. He was giving his services to a GAJAK maker as a daily wage labourer. This income was insufficient to take care of his family. Due to financial hardship he was not able to send his children to school. Once he picked up the skill and art of good quality Gajak making he thought of starting his own business. But he had no money to start independent work.

Swaroop Chand contacted the block coordinator of Lupin. He explained his desire to the coordinator. After careful evaluation of his case the coordinator encouraged him to start his business of Gajak making and assured him of all

required help in marketing his produce. Swaroop Chand was helped in completing formalities for a loan of Rs 15000/- from SIDBI, which was got sanctioned in a week. He purchased raw materials and other necessary items to start his business. He sold Gajak in his own and nearby villages. His produce being of good quality and of genuine price started selling well. In a short time his profit increased substantially.



Gajak is basically a seasonal winter product consumed normally in winters only. This limitation motivated him to innovate the product through experimentation into all season Gajak of various tastes that would be able to sell throughout the year. This innovation helped him earn upto Rs.6000 per month round the year.

By now, he is so well-off that he has given employment to ten other persons. He has repaid the loan amount back. Now he is supplying packaged Gajaks of different varieties. His dream is to sell Gajak with his own trademark in large quantities. Owing to his hard work, honesty and help from Lupin, he is sure to turn his dream into reality.

JOY HAS SMILED ON THE FAMILY OF BRIJENDRA THROUGH AGARBATTI UDYOG

Brijendra Singh Rajput, B A , a resident of village Etoi, block Raini was jobless. He was living with his parents in a rented house at Rajgarh town of Alwar district His parents were very old To earn livelihood he was selling biscuits, salty eatables and other petty items on a bicycle in nearby villages This way he could hardly manage his family expenses

One day he went to the office of "Mata Shri Gomti Devi Jan Seva Nidhi Trust", Rajgarh, a sister organization of LHWRF He described his hardship in detail to the block incharge In view of his hard working nature, education and zeal to achieve something in life, Brijendra Singh was selected under the Rural Industries Programme (RIP) to start agarbatti making activity He was sanctioned a loan of Rs 25000 through State Bank of India, Rajgarh, with the cooperation of SIDBI

In a week's time he learnt the technique of agarbatti making The loan amount he used for purchasing adequate raw materials and necessary tools for making agarbatti He started making agarbatti on a large scale in his house itself He supplied the stuff to the local shopkeepers His agarbatti being of good quality and fairly priced soon became popular in Rajgarh town Encouraged by market response he tried wider markets at Alwar and Dausa Soon his product found good response Now he is regularly supplying agarbatti in these cities His whole family is now busy in making and packaging of agarbatti

Now he has purchased a motor cycle His two children are studying in a good school Brijendra is earning Rs 6000 -7000 per month. He and his family are now quite happy with their economic status.

His aspiration is to get a pukka house built for his family. He is sure that his dream will change into reality.



TULSI MALAS HAVE BROUGHT CHANGE IN NEMI SINGH'S LIFE

Nemi Singh, a resident of village Behtana tehsil Deeg, had seen poverty since birth. He was unemployed and had no technical skill with which he could start his own work. He went to several other cities and worked as a labourer. But he could not keep his pot boiling with the very poor wages, he used to get for his hard labour. Ultimately he came back to his village.

One day Nemi Singh told his gloomy story to Lupin officials. The officials suggested to him to start Tulsi Garland making business and also arranged the training for him. He learnt the skill and art of making Tulsi garlands successfully through the training. Subsequently he wanted to start Tulsi garland business but he had no money to buy a machine and necessary raw materials for the work. Naturally he could not undertake this work independently. He continued working hard as a laborer only. He could earn maximum of Rs 50-60 per day,

which was not enough to meet his family's barest minimum expenses.

One day he came to know through newspapers that Lupin grants loans to start cottage level self-employment enterprises. He reached Lupin office at Deeg. He requested the local Lupin official for a loan to start his self-work. Lupin managed a loan of Rs.5000 from SIDBI. Nemi Singh purchased mala making machine and some raw material from Mathura. He started making Tulsi malas at his home. He worked day and night. He took the



finished garlands for sale to Mathura. He sold them there and on way back used to buy more raw materials. This way he could earn Rs 70-75 per day with ease.

A part of his earnings he started saving regularly. Within 6 months he saved enough money to purchase one more machine. During this period his wife had also picked up the skill of Tulsi mala making. She started working on the new machine. With both husband-wife joining hands, now they are easily able to earn Rs 125 to 150 per day. He has repaid total loan amount.

With regular savings he has been able to build a pucca room in his house. Within a year he is sure to build whole the house pucca. His children are now attending school. Nemi Chand's success has now become an example for other young men of Behtana to emulate. Inspired by his success many of them have started similar work after undergoing training under Nemi Singh. They are also prospering by pursuing this new vocation.

Nemi Singh has now been recognized as master crafts-man in tulsi garland making. The vocation, having big demand for training by youth and women in surrounding villages, is fetching him added income.

SATYA PRAKASH'S DREAM HAS TURNED INTO REALITY

Satyaprakash Sahu was leading a life under poverty line at Rajgarh. He was working as a servant in a 'heing' (a masala) shop in the town. This work could hardly make him earn enough for two square meals for his family. His earning was hardly Rs 1000 per month. In a state of tension he was desperately looking for some advice and financial support to start his own work.

Through some informal source he met the MSGD officials for guidance. The organization officials suggested him to start his own work of heing trading. Being honest and straight forward, he told the officials that though he has good know-how of 'heing' marketing but has no money to start the work.

Organization officials in view of his honesty, hard-working nature and enterprising attitude selected him under Rural Industries Programme (RIP) conducted by SIDBI for unemployed youth. A loan of Rs 25000 was managed for him. He purchased the heing packaging material and related packaging machine with this amount from city market in bulk and started the work of making heing packages in different weight sizes at large scale. He started participating in trade fairs to popularize his product.



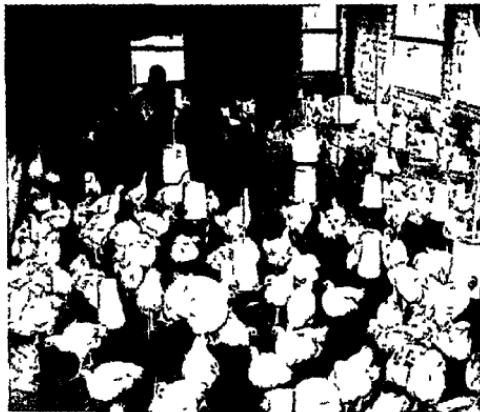
Within a short period of six months his 'heing' Udyog touched the sale of Rs 3 lacs per year. He has invented his own trademark "Naveen Heing". Now his brand is being sold in the states of Rajasthan, Gujarat and Haryana. Satya Prakash is earning Rs 8000 per month now.

He is leading a happy family life. His dream since childhood was to become a master not a servant and this dream has become a reality. Undoubtedly his success is a source of inspiration to other educated youth, who want to make life a success through entrepreneurship.

SUGAD SINGHS' POULTRY BUSINESS TURNSOUT TO BE A SUCCESS

Sughad Singh, a resident of village Mudota, panchyat samiti Sewar did not possess enough agriculture land which could provide for the family's financial need in a proper way. To make both ends meet Sughad was working as a labourer on others farmers' land, after working in his small piece of land.

Sughad Singh since long had a strong desire to start a poultry farm at his house. To start this work he got systematic training of poultry profession through Lupin. He acquired all knowledge about the business of poultry in form of backward-forward linkages, the buying, caring of chicken and where to sell chicken and eggs. The only problem was that he did not possess sufficient amount of money to start the business.



Seeing his strong desire and ability, Lupin arranged a loan of Rs.10000 for him. With this amount he purchased 250 chicks. He started his poultry farm in his Kachcha house itself. His wife also helped him in this work. Sugad Singh used to sell his produce in Agra and Bharatpur markets which have good demand for these food products. His starting income was Rs.2-3 thousand per month. Gradually by adding more chicks

and increasing egg output he started earning Rs 4-5 thousand per month. Sugad is still doing this work with full devotion and zeal. He is repaying the loan instalments in time.

He has also made one more shed for the hens. He is regularly acquiring new techniques of poultry work to enhance his income. He has started sending his children to school & also making a pakka house for his family.

His ambition is to establish the first chicken hatchery in the district but that requires a lot of money! Therefore he is working still harder and saving from the regular income so that one day he has enough money for starting his own hatchery and to become the first hatchery owner of the district. Lupin officials have assured him all possible technical and financial help once he has minimum savings to start this innovative mega venture. Definitely one day he will be successful in it.

CAMEL CART BECOMES THE SOURCE OF LIVELIHOOD

Shanti Swaroop a resident of village Bokoli, tehsil Roopwas, distt Bharatpur, is an illiterate young man. The financial condition of his family was very poor. Though the whole family worked hard to keep the pot boiling but there was no visible end to their miserable plight. Shanti Swaroop desired to undertake some work which could generate good income, but he had no money to initiate any such work.

After getting to know about Lupin's project work in Roopwas, he contacted the local coordinator and shared his family's plight and his desire to start some work of his own. In view of his being totally illiterate the coordinator advised him to purchase a camel cart for small cargo carrying within the village, between villages and Roopwas. Once he agreed to this advice the coordinator managed a loan of Rs 7000 for him from SIDBI, to purchase a camel cart. He purchased a camel cart with the loan amount and started carrying the crops of the villagers to Roopwas.



He is now earning Rs 70 to 80 per day from this work. He has repaid the loan and convinced his wife to join women's Self-Help Group (SHG) in the village. The SHG membership has enabled his wife to get a loan of Rs 5000 for purchasing a buffalo. Today his financial condition is far better. By selling milk they are able to add additional Rs 25-30 per day to the family income.

Shanti Swaroop and his family are happy with their improved economic condition and are confident that it will open up new vistas of prosperity for them through hard work and honesty.

RATAN'S LIFE GETS SPRING OF JOY

Rattan Meena of village Atrampura of panchayat samiti Weir, district Bharatpur was maintaining his family with great hardship by laboring day and night. His family consisted of four members. His condition was so miserable that the whole family had to go for daily labour in other's fields or construction sites to earn their two square meals. Often in the absence of any casual labour, the whole family had to sit idle at home. This way he was depressingly spending his life under dire poverty.

Rattan, through self-effort, had learned driving a tractor and two wheelers. This unlicenced skill helped Ratan in managing a driver's job on a 'jugad' in his village. He got a driving license to legally drive four wheelers. By this he could earn Rs 60 per day, which was also not enough to meet the family's minimum expenses. While driving 'jugad' on daily wages he was aspiring to get assembled a jugad of his

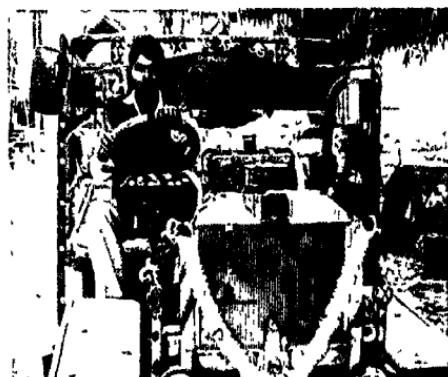
own, so that he could earn more. He discussed his plan with Lupin officials. Lupin's block coordinator assured him to facilitate loan but under one condition that he would contribute an equal amount. Ratan somehow borrowed the matching amount and the Weir block coordinator managed a loan of Rs 10000 for him from SIDBI for purchase of an old Jugad.

Ratan started carrying local farmers' crops and other materials to and from Bhusawar which is a local

grain mandi. By this he could earn Rs 80 to 100 per day. He also uses this jugad for local transportation. Its engine is also used in other farmers' farms for irrigation. This fetched him additional income of Rs 30-40 every day. But Ratan was not happy even with this income. He had an intense desire to increase his income even more. By seeing his performance and track record Lupin managed an additional loan of Rs 7000 from RMK for buffalo rearing to his wife. The additional earning from selling milk increased the family income to Rs 150-170 per day, in which Ratan's contribution is Rs 100-125.

Ratan and his wife have also started saving through Self-Help Groups functioning in their village. He has also opened his personal savings account in a bank. Now Ratan's desire is to buy a new jugad. Definitely with his hard work and zeal he will be able to get it soon.

*Jugad - A locally made auto-vehicle for rural transportation.
RMK - Rashtriya Mahila Kosh*



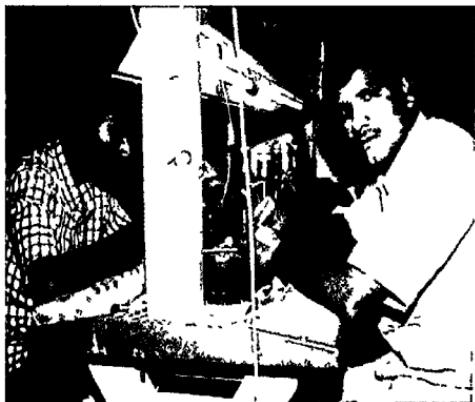
SURESH GAVE EMPLOYMENT TO THREE

Suresh Dhakad, a young man of village Sirsiya, panchayat samiti Weir, district Bharatpur was earning his bread by gems cutting and polishing work for years as a daily wager. Though he was an expert gem cutter and polisher still he could earn only Rs 75-80 per day. This amount was neither sufficient to meet many of his primary family needs nor he could think of building a pucca house for the family. He was also stressed due to debt of few thousand rupees that his family had incurred.

Suresh hesitated to unfold his misery to others. But one day, per chance when he met Lupin's block coordinator he shared his inner feelings. He said that his income can multiply three times if he could get a loan of Rs 40,000 from some authentic source at normal interest rates.

Lupin managed a loan of Rs 20,000 to Suresh from SIDBI within a week. To this amount of Rs 20,000 Suresh added an equal amount borrowed from other sources. With Rs 40,000 in hand he bought three new gem cutting and polishing machines and expanded his work. He established his own contacts directly with the companies in Jaipur, who were providing such work through middlemen in his village. Now for his work he even gets advance payment. He trained and employed three unemployed youngmen of his village in the expanded work. His income increased to Rs 4 to 5 thousand per month. With this income he has not only repaid his loan but has built-up his own pukka house within two years.

Today Suresh is leading a life of comfort and happiness. His dream is to engage all the unemployed youth of his village in gem cutting and polishing work. This way he will be able to expand his business with assured work force. In the era of unemployment he is providing employment to more than 6 persons. These trainees are earning more than Rs 50 per day by staying in their village, which is equivalent to more than Rs 100 earned in a city like Bharatpur or Jaipur.



VISHAN CHAND HAS GOT RID OF FINANCIAL DIFFICULTIES

Vishan Chand, a resident of village Saint of panchayat samiti Kumher became jobless as a result of mechanization of agriculture instruments and tools. He was hardly able to keep his pot boiling by doing irregular physical labour. He knew the art of welding very well and with this skill he wanted to have his own welding machine and start a workshop. He was unable to fulfill this wish as his economic condition was very pitiable.

Through some source Vishan Chand happened to know about micro financing programme being implemented by Lupin for the benefit of poor, unemployed enterprising villagers. He shared his plan with organization's field staff. The field



staff gave him a sympathetic listening and after evaluating his case managed a loan of Rs 10,000 from SIDBI for starting the welding work shop. With the help of this amount and additional financial help from some other sources, Vishan Chand started the 'Khrad Welding Workshop' at Saint chauraha, a road junction for 3-4 villages.

There was no other such facility available in nearby villages. So customers were naturally attracted to his workshop. The work picked up and he started earning Rs.60-70 per day in the beginning. Gradually he increased the number of customers by developing contact with more villages. This increased his income to Rs 100-120 per day. He has repaid the SIDBI loan.

From his regular savings he has bought a small piece of land for constructing a shop at Saint circle. He has given employment to two persons as helpers in his workshop. Today there is more work in his hand than he can be coped-up with. He intends to start iron fabrication work along with the existing trade to provide more diversified services to customers.

BUDHRAM HAS BECOME A MASTER FROM A SERVANT

Budhram Jatav, a resident of village Palki of tehsil Nagar, had been working hard in a carpet weaving factory far away from his village for the last 12-13 years. He was facing difficulties in bringing up his children and looking after his family, owing to very low income and being away from family. Being highly skilled in making carpets, he wanted to start his own work, but he did not possess the required money to do so.

Once when he came to his village on leave, he met through a contact the block coordinator of Lupin. He stated everything about his skill, economic state and requested for financial help to fulfill his desire to start his own work of carpet making. The coordinator managed a loan of Rs 10000 for him through Small Industries Development Bank of India (SIDBI). He bought a loom and raw materials with the loan amount. He assured Lupin's coordinator that he and his family will work hard to make the venture a success and as he has good contacts with exporters in Jaipur, he doesn't have any problem of marketing the produce.

By getting the required carpet making facility fixed in his house, Budhram started the work of carpet making. He made carpets and sold them at Alwar and Jaipur. Most of the time exporters gave him the design to make carpets and part payment was made in advance according to the design. Normally 2-3 months are required for weaving of a carpet. Its cost ranges between Rs 25000-50000. Almost 35-40 percent of this amount is labour component, which he used to earn. Within three years his work and income doubled. Now he is earning Rs 35 to 40 thousand every year. With the savings of last two years he has bought and got fixed two more carpet weaving looms. He has employed 3 more people for getting the work done on daily wages basis.

He has constructed his own pucca house and his children are also studying in a good school. His success has inspired other weavers of his and nearby villages to start their own carpet making work, which is picking up with the financial support of Lupin.

Now his village has become famous for quality carpet weaving. Exporters from Jaipur and showroom owners from Alwar now place direct orders to almost all weavers in the village. Many of them now get either raw material or advance payment from the ordering party. This is in recognition of their quality and timely completion of orders.



SAMANTHA HAS BECOME THE OWNER OF A SHOP

Samantha Jatav, a resident of village Chiraval, panchayat samiti Nagar, had extraordinary skill of making traditional leather shoes. He was well known for this skill throughout the area. He was working on daily wages at some other person's shop. His earning by daily wages was only 1500-2000 per month. As this income was not sufficient to meet the family expenses, he had a keen desire to start his own shoe making shop. He had to suppress his desire owing to his weak financial condition.

Seeing Samantha's extraordinary skill and devotion to work, the block coordinator of Lupin managed a loan of Rs 10,000 to him from SIDBI. With this amount in hand he bought the required tools and raw materials and initially started shoe making activity in his own cottage. He prepared shoes / juttis according to



customer's demand. The farmers of his area believe in rough and tough stuff whereas new generation wants show-off kind of stuff. Keeping this in view, he started making shoes according to the designs liked by the customers. The tailor-made design approach allowed him to charge a little higher price than the usual stuff available in the market. Now he buys raw material in bulk from Agra. This reduces his input cost and he is able

to get better quality material.

His extraordinary skill and devotion showed very encouraging results. The demand of his shoes went on increasing and Samanta's profit also increased. He started making even costly shoes and could earn upto Rs.150-200 per day. He has repaid the SIDBI loan in time. Also, he has been able to construct a pakka shop of his own instead of working in his cottage.

Today he has a shop in the main market of Nagar town the major business center of the area and block H.Q. Round the year crowds of customers can be seen in front of his shop. To cope up with the increased work load, he has engaged two more persons to assist him. Now he has all needful things in his house and his children are studying in good school.

Samantha is now dreaming of owning a big showroom where customers could buy traditional juttis as well as modern shoes.

HARISH HAS BECOME OWNER OF A SHOP

Harish Chand, a resident of village Rasia, tehsil Nagar, had learnt the art and skills of stone carving quite well in a year long training workshop, organized by Lupin. Lupin organized these workshops to form a stone carvers group in Roop Nagar village. For some time after receiving training Harish could neither find suitable work nor could initiate carving work of his own, as he did not have money to start his own independent business. After a lot of effort he could get a skilled worker job in a statue making shop for a meager payment of Rs 50 per day.

Though Harish possessed excellent art and skill of making statues of marble, but for long he failed to get required financial aid from money lenders or the banks. Ultimately, one day he met the Lupin officials and appraised them of his problem. Being assured of his success he was helped in getting a loan of Rs 10000 from SIDBI. With this amount he purchased marble and other needful instruments and tools for the work of statue making. He hired a shop located on the main road in the village and started his own business.



Due to locational suitability, customers could easily reach his shop for statue making work. He also established direct links in Jaipur which happens to be the largest market of marble statues in India. With a view to have regular and sustainable orders he caters to the exporters at Jaipur as well as rural buyers. Harish being specially proficient in making statues of gods/goddesses is able to cater to the big rural market demand for such statues on regular basis.

His hard labour and high quality work has generated an ever-growing market for his statues. His average earning now is Rs 4500-5000 per month. He has repaid the loan and has constructed a pakka house for his family.

His dream is to take these statues to big cities like Mumbai, Jaipur, Agra, Delhi for sale. He also wants to build a showroom of his own on a national bypass.

SELF-EMPLOYMENT EFFORT OF HIRALAL HAS TURNED TO BE A SUCCESS

Hiralal, a resident of Deeg town was very much perplexed because for a long time he had no job to earn his livelihood. He wished but could not start any business for shortage of capital. He tried to obtain loan from financial organizations, but everywhere he met with disappointment. Being frustrated due to his fruitless tiring efforts, he made up his mind to become a labourer. He was doing the daily wage labourer's work but from within him always had a ray of hope to start some work which gives him opportunity to be self employed.

Hiralal came to know through a Lupin staff that some persons were earning nicely by making paper plates, cups and tumblers for use in feasts. But he did not possess enough money, with which he could start that work.



One day in a state of disappointment and confusion he reached the Lupin office at Deeg. There he appraised the official about his hardship. The block coordinator gave him proper guidance and also managed required quality training to start the work. Then a loan of rupees 10000 was made available to him. Hiralal went to Delhi and bought the required machine as well as raw

materials to make plates, cups and tumblers of paper. He started the work and could easily sell the total daily produce in the local market. He could earn Rs 50-60 per day easily.

After analyzing the demand market, he started putting more time to the business and doubled the production. His income increased to Rs 3 to 4 thousand per month. He repaid the loan in time. Hiralal is aiming to purchase two more machines to enhance his income to Rs 5 to 6 thousand per month.

The success of Hiralal has inspired half a dozen unemployed youth in the area to undertake the same work. Following Hiralal's footsteps they have also started making same products by availing financial help from Lupin. All of them are steadily advancing toward economic self sufficiency.

TOY MAKING HAS CHANGED THE LIFE OF SHYAM BABU

Shyam Babu, a young man of Bhandor Kalan village, panchayat samiti Sewar, is educated upto graduation level. Even after making his best efforts over a long time he could not get a job anywhere. In a helpless state as a final resort he thought of starting some work of his own. He possessed good skill and art of glass toymaking. This skill he had acquired by undergoing rigorous training at Firozabad, one of the most famous glass work centers of India.

As he had no money to purchase machines and raw materials, he humbly requested the money lenders of the village for a loan. Every time he was disappointed. Ultimately he met the lady official of Lupin and told her every thing about his problems. Once the lady officer understood his case and feasibility of glass toymaking facility, she advised Shyam Babu to apply for a SIDBI loan through Lupin.

He applied formally for a loan amount of Rs 10000/- All formalities at Lupin and SIDBI were completed within 5 days without his personal presence. The loan amount of Rs 10000/- was sanctioned to him on easy installments. With the help of the loan amount he bought machines and raw materials from Firozabad. He made attractive toys. He started selling them in the fairs at various places. Seeing the unique art of the toys, the customers bought them like hot cakes. Shyam Babu started earning Rs 60 to 70 per day.

To further increase his income, subsequently he started making decoration pieces of glass and sold them in cities. This innovation raised his income to Rs 90 100 per day. He repaid the loan in time. He also managed a pakka house for his family. Now the demand of his toys is so high that he is unable to meet it.

His aspiration is to come out from his village to a place like Bharatpur and start an expanded enterprise. This will give him more exposure, bigger market and opportunity to develop designs matching market trends, as Bharatpur is not only well connected with Delhi, Agra, Mathura, and Jaipur but also gets large number of foreign and Indian tourists.



HARD LABOUR OF DESHRAJ HAS BORNE FRUIT

Deshraj, a resident of village Karoth, tehsil Rajgarh, was leading life under poverty line. His father has been doing the metal fabrication work in his village. He also used to do the work of fabrication with his father. Both father and son could hardly earn Rs 60-70 per day. But the economic needs of his family could not be fulfilled by this work.

His main problem was that he did not possess sufficient money to buy cheap and sufficient quantity of iron from the market to add various new products. Due to this limitation the number of customers reduced as they started going to nearby towns for getting the products of their choice. This brought their shop to closure.



Deshraj was much perplexed with this situation. His father lost hope of any revival of their work and went elsewhere to earn his bread.

After knowing through reliable sources about Lupin's micro finance activity he contacted Lupin office and told everything about his plight. Deshraj was selected to be helped through Rural Industries Programme (RIP). He was given a loan of Rs 32000 from State Bank

of India, Rajgarh branch. With this amount he purchased an iron cutter machine, some essential tools and raw material. Basically he being a very hard working and efficient fabricator enough work of doors, windows and such other iron fabrication items started pouring in.

At present he is over-busy with the work. He has called back his father and has engaged one more person to assist him. He is now earning Rs 300 per day. He is repaying the Bank loan in time. The quality of his life has positively changed. Now his children are going to school. He is planning to start a new shop for his father.

Deshraj has a dream to start a big showroom of fabrication work in Rajgarh town in which all the facilities in form of technology, expertise and materials will be available to take up all types of fabrication work. Let us hope that his dream will soon turn into reality.

SAMIR THE MAKER OF HIS DESTINY

Samir Naik a ninth pass boy is living with his mother in Nerur Park village of Sindhudurg district. Samir lost his father in early childhood and his mother was forced to work as a sweeper in a local hospital to make family's both ends meet. Poverty also forced Samir to give up his schooling and to work as helper in a local shop. This provided him Rs 1000 every month. Still this money was insufficient to meet basic needs of food, rent of house, clothing, and other minimum needs of the family.

Samir also started purchasing plastic bags from a local factory in small numbers and selling these from shop to shop in Kudal and nearby markets to earn some additional money. However, sale of plastic bags was getting him just, Rs.500 per month. When Samir got informed that the factory owner gave him plastic bags at higher price, he approached the local bank for a loan of Rs 3000 - 5000 so that he could buy bags in bulk from a better source. However, bank refused and asked him to wait for a couple of months and then apply.

This made Samir clueless about any other possible source for small loan. At this juncture, one of his relatives told him about Lupin Foundation's scheme for loans to youth. So Samir decided to try his luck and approached Lupin Foundation. He was promptly helped in getting a loan of Rs 3000 from SIDBI in November 2003. Samir this time purchased plastic bags in bulk and got the discount from the factory owner. He had contacted shop owners even in others talukas and started earning Rs 2500 to 3000 every month. He repaid total loan amount of Rs 3000 by January 04.

Encouraged by the successful sales of plastic bags Samir again took a loan of Rs 5000 in February 04. He employed two boys to assist him in this business and left the job he was doing in the shop. Now, he earns Rs 3000 to 4000 per month, from this business.

Encouraged by increased regular income, Samir asked his mother to stop work at the hospital and take well-deserved rest. In spare time and with his small regular savings he has also constructed a small two-room house in the village. He has planted coconut trees in his half acre of land. The coconut trees start yielding fruits within a year and will add to his income.

Now Samir wants to purchase a Maruti Van so that he could also sell other consumer items along with plastic bags in Sindhudurg district.



MAHESH HAS SUCCEEDED IN HIS SELF-HELP ENTERPRISE

The financial condition of Mahesh, a resident of village Birampura, tehsil Bayana was extremely shaky. His family was engaged in the traditional woodwork (carpentry) to earn its livelihood. The whole family was busy in making out-dated agriculture tools mainly for the village farmers. The payment was made in form of age-old barter system—some corn, once or twice a year at the time of harvesting. The irregular, barter-based payment was insufficient even to keep the family pot boiling daily.

Owing to the mechanization of agricultural tools, the income of Mahesh's family was getting lesser and lesser every year. This made the family's economic condition still deplorable. His earning by making agriculture tools was hardly Rs 30-40 per day. He was under great distress with this economic state. He wanted to diversify and start a furniture making shop in his village in order to increase his

income. But he did not have the money to purchase machines and tools required to start this work. He started living under depression, always worried about the hardships being faced by the whole family.

As good luck would have it, he got a chance to attend a village meeting organized by Lupin. In the meeting Lupin officials explained the organization's activities in rural areas and how the organization works as a financial arm of SIDBI. Subsequently he met the block

coordinator of Lupin and told everything about his problem. The block coordinator got all paper formalities completed and within a week Mahesh was granted a loan of Rs 10000/- from SIDBI.

Mahesh got a shop on rent in the village market and started the work of furniture making. He bought latest equipments like cutter, drilling machine and tools necessary for making furniture. As he had abruptly changed his focus from agriculture tools to household furniture, he had to struggle a little in the beginning. But his hard and quality work ultimately brought success and he could repay the loan within the stipulated period.

Presently, Mahesh is able to earn Rs 3000-4000 per month with ease. He is now an employer, providing employment to 3 unemployed youths. The need of helping hands required increases especially at the marriages and festival seasons. Recently he purchased a small piece of land to construct his own shop in the village, which is a business hub of that area.



NOW THEY DO NOT GO OUT TO EARN THEIR BREAD

About a dozen youth of the village Laki had been working as daily wagers for the last 8 years under a contractor of ready-made garments at Jaipur and Delhi. They were paid Rs 80 to 100 per day. They had to spend Rs 50 per day on their lodging, boarding. Every one of them used to send Rs 800 to 1000 per month to their families in the village. This amount was insufficient to meet even minimum livelihood needs of their families.

In the month of February 2004 through the efforts of Lupin HRWF a Rural Industries Programme (RIP) was conducted in Alwar district in collaboration with the SIDBI, Jaipur. Eleven young men were selected from village Laki for micro finance from The State Bank, Rajgarh. A sum of Rs 11,500 was granted to each of them for self-employment. They purchased sewing machines and raw material for readymade garments and started their own readymade garments works in the village itself. Now they don't have to go outside the village for work on daily wages basis. This way they are saving their expenses of lodging, boarding and transportation.

The group later started purchasing raw material required for business in bulk. Subsequently with the help of Lupin officials they could establish direct contacts with garment exporters in Jaipur. Now they are stitching the garments collectively and sending them to Jaipur. All the eleven youth are working together in the village and each one is earning about Rs 150-200 per day. Being established in the village enables them to look after their agriculture crops as well as cattle. Each individual has repaid his loan amount to bank. They are living with their families quite happily now, whereas earlier they were lacking social and emotional life, which only family environment can offer.

All these young men happen to be from BPL families. Encouraged by their success the head of their community says that now our young men need not go out of village in search of disguised employment. The community along with this group have pledged to provide employment to all unemployed youth in the village through vocational training like tailoring etc. Success of this group has inspired other unemployed youth of the village to start some income generating activity by forming Self Help Groups. They are sure of Lupin's help in the form of finance, vocational training and marketing support.



MICRO FINANCE IMPROVES FINANCIAL CONDITION

Majority of Indian rural youth are feeling lost and depressed by decreasing employment scenario. They are desirous of undertaking any fruitful work if proper guidance, productive vocational training and timely economic aid come handy to prepare them. This will enable them to run the occupation of their choice skillfully and thus better their economic condition.

The example of Shahid Khan, a resident of Auddel Gadi village of panchayat samiti, Roopwas proves the above fact beyond questioning. Shahid Khan was an unemployed youth living below the poverty line. He was loitering restlessly for a long time. Though his whole family was involved and busy in agriculture work, yet the income was not enough to sustain the family. He started working as a helping hand in a tailoring shop in his village and later started a small tailoring work of his own.



Even the additional income from the tailoring job could not meet the minimum economic needs of his family. Shahid was much worried about the abject poverty of his family. He took rounds of several financial institutions also, but could not get relief from any corner.

One day he came to know that Lupin makes available required loans on easy terms to the enterprising youth. He approached the block official of Lupin who

managed a loan of Rs.10000 to Shahid Khan from SIDBI, within 3 days. With this loan amount he started a shop with stitching, interlocking and piko machines at Roopwas town.

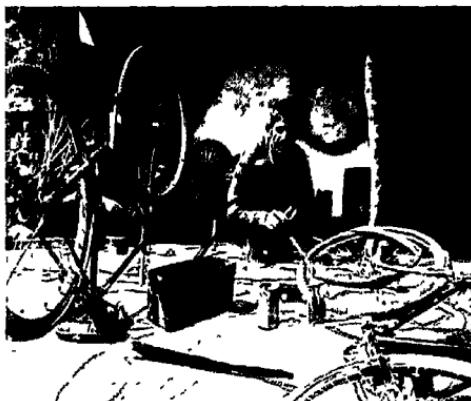
The dedication and hard labour of Shahid Khan showed encouraging results and within 6 months his income grew from Rs 2000 to Rs 3500 per month. Seeing the fast growth of his enterprise he engaged two assistants. His wife Pravina also wished to prove helpful in further improving his family's financial position. On her request Lupin granted a loan of Rs 5000 to purchase a buffalo. There has been remarkable improvement in his financial position and today Shahid Khan is quite happy with his business and with economic and emotional state of his family. His children are studying in school and his pakka house is under construction. He has also purchased educational and entertainment items like TV, radio mainly for his children and family.

BHANUPRAKASH'S HARD LABOUR HAS BORNE FRUITS

Bhanuprakash, a resident of village Chenkora, panchayat samiti Roopwas had been leading a hard life under poverty line for years together. He is educated upto primary standard only and is landless. He was making his living by working as daily wage casual labourer. He was desperate to have regular work and keen to start some work of his own in the basic skill of cycle repairing. While working as a helping hand in a cycle repair shop, he had picked up the skill.

One day he decided to use this skill and started cycle repairing shop in his village with rented space. The business didn't pick up, as he could not acquire tools and instruments required for satisfactory repairing work as he didn't have the required money. For this reason the customers were not fully satisfied with quality of his work.

In a state of despair, when he was at the verge of closing down his work, he met the block coordinator of Lupin and told him everything about his sad plight and requested for financial support. The block coordinator managed for him a loan of Rs 5000 from SIDBI. The loan amount enabled Bhanuprakash to buy the essential instruments and tools from Bharatpur. The block coordinator, also advised him to start the cycle repairing shop on the main road outside the village, as this way he will be able to get customers from adjoining villages too.



Bhanuprakash accepted the wise advice and did the same. He also bought new articles and spare parts for cycle repairing. As his business picked up, he replaced his manual air pressure pump with electric air compressor and added other articles for repairing the punctures of heavy vehicles.

Before these interventions his income was mere Rs 40 to 50 per day. Now it has more than doubled to Rs 100-120. He is able to satisfy his customers well and is earning enough to repay the loan amount in time. This small beginning with timely financial help has transformed his family life. He has opened a small savings account in the post office and deposits Rs 20 per day out of his daily savings. His children are getting proper education and he plans to provide them highest and best education available in the district.

Bhanuprakash is now aspiring and planning to start a motorcycle and scooter repairing workshop. He is confident that his honesty, hard work and guidance about financial assistance from Lupin will enable him to turn his dream into reality in the near future.

SMALL LOAN SHOWED THE WAY OF SELF HELP TO RAJENDRA

Rajendra Singh Prajapati, a resident of village Barso, dist Bharatpur was trained and is skilled in repairing Radio & TV. This skill he wanted to utilize in getting self employed by starting a repairing workshop. Owing to financial shortage he could not purchase the essential instruments and tools and as such could not start his shop.

He approached many money lenders of his village but no one agreed to give him loan, seeing his acute poverty. One day, through a certain contact, he approached Lupin HWRF office for required finance and advice. Convinced by the will and skill of Rajendra Singh LHWR officials got him a loan of Rs 5000 from SIDBI.



With the loan amount he bought instruments from Agra and started his small shop at Uncha Nagla village. There was no other such repair service in a cluster of 3-4 adjoining villages. Naturally the shop started running smoothly. He started earning Rs 2 to 3 thousand per month as a result of his hard work. He repaid the SIDBI loan amount within the stipulated time period. Once Rajendra Singh's

maintenance shop got-well established he planned to start a new venture of TV assembly. But this time too finances became the bottleneck. He again approached Lupin officials for loan. In view of his enterprising nature this time he was sanctioned a loan of Rs.10000, double of the previous loan amount. He started buying spare parts from Delhi and Agra electronic markets as there these items are available at cheaper rates and are of reliable quality.

He assembles them into television sets. Rural people prefer the TVs assembled by him as they are cheaper and easy to maintain in comparison to open market products. His income now ranges between Rs.3500 to 4000 per month. He has crossed the poverty line and has purchased a small piece of land to construct a new shop. His ambition now is to expand the present workshop and add a modern showroom of electronic items at Uncha Nagla.

LAL SINGHS' TEA STALL IS RUNNING SUCCESSFULLY

Lal Singh of Deeg tehsil, Bharatpur district had seen and lived in stark poverty since childhood. He had to give-up his schooling in the middle, only due to poverty. In order to earn the bread for his family he used to work as casual labourer. But he was failing to manage even two meals a day for his family. Although he tried hard to find alternate income sources yet there was no change in the poor economic plight of his family. By daily wage he could hardly earn Rs 40-50 per day. Even the daily wage labour was not available regularly.

In a state of deep distress and disappointment with his state of affairs, one day he came across a Lupin official and sought his advice and help, by narrating his plight. Lupin official in view of his background suggested him to start a tea stall. The organization managed a loan of Rs 10000 to Lal Singh from SIDBI. Lal Singh bought a wooden Khokha, bare minimum utensils and furniture with this amount and started the tea-stall on the bus stand of his village. He worked hard and started earning Rs 50-60 per day on regular basis.

As the daily earning was still not enough to meet bare minimum needs of his family, one day at the time of repayment of loan installment he shared his view of shifting his tea stall to some better place with the Lupin official. Lupin official suggested him to shift the tea shop near Deeg town, as there he would earn more because of Deeg being a tehsil town. He also suggested to him to keep snacks along with tea in the stall. Lal Singh was impressed with the idea and soon he rented a shop and shifted to Deeg from his village. His income increased to Rs 150 per day at the new place. Seeing the increasing income from his shop Lal Singh also started preparing and serving sweets in his shop.

He regularly started saving money from his daily income and saved enough amount within a year build a pukka house in the village. In view of increasing business and customers he could provide work to two unemployed youth in his stall.

Today Lal Singh is earning more than Rs 200 per day. He tells everybody that success is sure if one works hard with dedication and honesty. It is not necessary that work should be started with a big investment. A work started with a small investment could prove more beneficial.



RAM KISHAN GOT RID OF POVERTY

Ram Kishan, a resident of village Ballabhgarh, tehsil Weir worked for several years in an electric motor winding workshop. He was earning Rs 2000 per month which was not sufficient to take care of the bare minimum needs of his family.

Ram Kishan was exceptionally proficient in motor winding skills and he had a burning desire to start his own motor winding and repairing workshop. He was sure that this way he would be able to earn his livelihood quite comfortably. But financial aid was needed to fulfill this desire.

Observing the skill and hard-working nature of Ram Kishan, Lupin managed a



loan of Rs 15000 for him from SIDBI. Ram Kishan started his new workshop with this amount. He bought quality tools and gadgets required for motor winding and repairing from Bharatpur market. He worked hard day and night and did the works of his customers with promptness and to their satisfaction. His workshop

became well known in the area and now he is earning Rs 4000/- per month with ease.

Ram Kishan's honesty, skill and timely record of repayment of SIDBI loan fetched him another loan of Rs 15000 from a bank. The number of his customers are increasing day by day. Ram Kishan has given jobs to two youth so that he can complete customers' work in time.

Ram Kishan's children are now attending school. He has rented one more shop as the space for work was getting insufficient. In this way Ram Kishan has not only come out of poverty line but is leading a life of contentment and comfort and is looking forward to growth of his enterprise.

RAKESH KUMAR GOT SELF - EMPLOYMENT

Rakesh Kumar, a resident of village Talphara, tehsil Kumher, district Bharatpur was trying hard for government service but did not succeed. Being disappointed from that side he made-up his mind to get self-employed. But the fulfillment of this wish of his needed money. He approached several banks for loan, but no ray of hope was visible anywhere.

Reliable sources informed him that Lupin, an NGO working in his district, helps unemployed youth in getting loan from financial institutions at reasonable interest rates. One day he approached Lupin office. The rural industry coordinator of LHWRF after hearing his case suggested that as his house is located on the main road of the village, so he should start STD/PCO shop in the village. This was a workable suggestion because there was no STD/PCO shop in and around his village. Lupin official got the desired loan papers filled from him for a loan worth Rs 10000.



Rakesh saw a ray of hope to be independent as both his problems i.e. of viable work and loan were getting sorted out in one go. He got the desired loan amount of Rs 10000 within a week. He bought the required machines, gadgets and furniture by seeking Lupin's help and started STD/PCO with this loan. Thus, he started earning Rs 2500 -3000 per month. Along with this work he is also utilizing spare time in preparation for competitive exams, to get a government job.

Drawing inspiration from Rakesh his brother also learnt about the contentment and freedom one enjoys through self-employment and started a general store in the village, and is getting good results out of this venture.

KAJAUDI RAM GOT A PAKKA SHOP BUILT

Kajaudi Ram Nai, a resident of village Bhosinga, panchayat samiti Nadbai, did not have enough agriculture land to provide for his family's bare minimum sustenance. To add up to his family income, he wanted to make use of his family's traditional skill of hair-cutting by starting a hair cutting saloon. But owing to shortage of money, he was unable to establish a hair-cutting saloon.

He was quite restless for a long time. He knew that if a hair-cutting saloon is started at Kheria Mod, it could give him good income. He contacted Lupin office for a loan to set up his own shop at Kheria Mod. Seeing his commitment and skill, and the

suitability of the location Lupin managed a loan of Rs.10000 to him from SIDBI.



With the help of this amount he purchased a wooden shop (Khokha) and started hair cutting work. There was no other shop on the Kheria Mod, a hub junction for a few villages. Everything worked well in his favour. The shop started

giving him an income of Rs.3000 to 3500 per month. He repaid the loan amount with interest within a year.

With the regular savings he got a pakka shop built on the same site for his saloon. As his business picked-up fast, he engaged his two sons also for his help. His income subsequently rose to Rs 4500 -5000 per month.

He has inspired and motivated several young men of the village to start self-employment activities of their own. Seeing his increasing income Kajaudi Lal has started the work of rebuilding in stages his Kachcha house into a pakka house.

SUCCESS STORY OF RAM KISHAN

Ram Kishan Dhakad of village Beerampura, panchayat samiti Bayana, is skilled in repairing of electric articles. By working as a helping hand in a repairing shop he could earn only Rs 50-60 per day. To earn a decent living for his family he wanted to start his own electric repairing unit. This dream of his was not turning into reality owing to the adverse economic conditions of his family.

He requested several people to give him some loan but everyone disappointed him. Finally in desperation he saw hope and knocked Lupin's doors and discussed his personal plight and plan. Lupin assured a loan of Rs 10,000/- for Ram Kishan from SIDBI for the purchase of electric decoration items. He went to Agra and bought items of decoration. He started the decoration work in a rented shop on the village main road.

Initially he faced several difficulties in running the new business. But his will to succeed never weakened. He continued his work with full faith and zeal. Gradually customers started trickling into his shop. Now he takes contracts for marriages and parties. In the first year he could earn a profit of only Rs. 15000.

To further strengthen his business and add to its demand he bought a diesel generator set. This addition helped immensely as villages in this area often get interrupted/limited power supply. This addition enabled him to increase his earnings to Rs 30 to 35 thousands per year with ease. Today if electric decoration is to be done for a function in 10-12 adjoining villages, Ram Kishan only is called to do it. This is due to his behavior, quality of work and modest price he charges.

He has also purchased a shop on the main road. In phases he is also converting his Kachcha house into pakka house. Success of Ram Kishan has inspired other electricians in the area to work on the same lines as Ram Kishan has followed but for success everyone has to learn and imbibe his level of commitment and hard work.



ASHOK HAS BECOME THE OWNER OF ELECTRIC SHOP

Ashok Mathur of village Fatehpur Kalan, panchayat samiti Nagar, was struggling under extreme poverty, owing to unemployment. He wanted to start electric fitting work of his own but lack of finance was the main hindrance

To overcome this main hurdle in initiating any work of his own he approached Lupin Office and requested for a loan of Rs 5000. In his case Lupin worked as a facilitator and got him the required loan amount from SIDBI. He started the work of electrical fitting in his own village and subsequently covered the nearby villages.



Ashok also established his contacts with building contractors so that they could inform him about their requirements. This kind of networking helped him in getting additional work orders.

His hard work and quality service brought golden fruits to him. Within scheduled time he repaid the loan

amount. In next 2 years he earned so much that he acquired a shop in the village and gave employment to two more young men. Today he is earning Rs 3-4 thousand per month after deducting all expenses. He is married and is able to look after his family very well. His honesty, hard work and help from Lupin have made him the owner of an electrical shop

Ashok Mathur is now looking forward to start the trading of the electric items in addition to electric fitting work. In his view trading in electric items has more profit margin and has bigger demand and both the works together complement each other.

JAGADEV HAS BECOME WELL-OFF WITH THE HELP OF SMALL LOAN

Jagdev of village Bhosinga, panchayat samiti Nadbai, could not receive proper education and was living below poverty line. He had to work as a labourer in order to earn his livelihood and to keep his pot boiling for family. Despite his weak financial position, he had a very strong desire to start his independent work. But without money it could not be done.

Some how he got a job in a shop of spare parts. The experience in the shop gave him preliminary knowledge of spare parts business. This job inspired him to do something of his own. Once he got ample experience to start his own shop, he inquired from different sources about various financial organizations, like banks etc. from where he could get financial help / loan to start his own spare part's outlet. He was informed that Lupin helps as a facilitator and catalyst for such needy persons and encourages them to start self-employment work. He met the concerned Lupin staff and expressed his desire to start the work of spare parts in his village and requested for the desired help. Lupin staff asked him to make a request for loan. In a short period of three days a loan of Rs.10000 was got sanctioned to him from SIDBI. With this amount he bought the most demanded spare parts from Delhi. As he could not rent or buy a decent pucca shop, to start his work he managed a wooden khokha and started his small business.



There was no other such shop in his village, so everyone requiring spare parts had to come to him. He started earning Rs 2 to 3 thousand per month easily. He was careful to sell only genuine material at competitive price from the very beginning. This attracted more customers and in turn more profit. He developed the habit of regular savings. Within a year, through his savings, he bought a pakka shop. He also expanded his shop by adding variety and quantity of items. He repaid the loan amount within the stipulated period. Now his income is Rs 4 -5 thousand per month. He has engaged one assistant also.

He is quite happy with his success. His children are studying in a good school. Now he intends to have a pakka house at Nadbai the block headquarter and multi purpose market center of the area. One day he dreams to have a modern auto spare parts store at a prime location in Nadbai.

SMALL LOAN FILLS BRIJ MOHAN'S LIFE WITH HAPPINESS

Brij Mohan, a resident of village Bhandor Khurd, panchyat samiti Sewar, loitered here and there in search of some job, after completing his college education. He wandered for years together. Being disappointed, he started doing his traditional agriculture work. He had a strong yearning to be self employed, but economic hardship prohibited him from doing so. Brij Mohan took several rounds of different banks and other loan giving agencies to obtain loan for starting a tent house. Everywhere he was disappointed.

One day he came across Lupin's block coordinator and expressed his mental agony before him. He requested for a loan of rupees 15000 to start a tent house. He



was sure of succeeding in this business as the villagers had to go to Bharatpur to fetch necessary articles for marriages and other celebrations. If a tent house facility was available at the village itself, they would be saved from the botheration of going to Bharatpur where they have to pay high rent and waste a lot of time.

Lupin managed a loan of rupees 15000 to Brij Mohan. He purchased necessary articles for tent house with the help of the loan amount and some more money already at his disposal and started the tent house business in his village. Soon his tent house became well known in the area and the villagers started hiring articles of use from his shop instead of going to Bharatpur. He started earning a profit of Rs 3500-4000 per month by this business. Gradually he enriched his shop by adding more variety and quality and his profit rose further to Rs. 4500-5000 per month.

He has built a pakka shop and now his dream is to add electric decoration work along with tent house to provide more diversified services and earn more profit.

SELF HELP GROUP (SHG) PROVED A BOON TO NARAYAN

Narayan Parab is a 10th pass youth living in Talwade village of Sawantwadi taluka. He was leading a miserable life below poverty line. He vainly searched for a job. Ultimately he decided to do some private work. He started working in an electronic gadgets sale and repairing shop. While working in the shop he learned electronic items repairing.

After some time, he started working on his own. However, he had no fixed place to attend to customers and had problem of money to purchase spare parts in bulk. Whenever he needed spare parts, he had to purchase these from Sawantwadi in small quantity. Because of small quantity purchase, traders, charged exorbitant prices from him. This left him with very little profit margins. This was happening in spite of his hard work. He could earn only Rs 800 to 1000 every month. This meager earning was insufficient to meet his family's livelihood needs.

He used to think about his state and some times discuss the same with his friends. One day all of them collectively decided to form a young mens' self help group by the name - Murari youth SHG. They regularly started saving money in the SHG and opened an account in the bank. However, group savings were not adequate to meet his financial need to start electronic repairing shop since other group members also took loans from group savings.

During a programme in his village, Lupin personnel informed the SHG members about loan scheme of Lupin Foundation. Narayana Parab saw a ray of hope and immediately applied for a loan of Rs 15000/- for Murari SHG. He was optimistic that group would get good profit by starting an electronic items repairing shop. Moreover, this would provide a regular place to offer his professional services to villagers. The loan amount could help the group to purchase spare parts in bulk at reasonable price too.

Acting fast on Narayan's request, Lupin Foundation, readily arranged for him a loan of Rs 50000/- in August 2002 from SIDBI. He purchased spare parts, tools and other raw materials in bulk with this amount and thus electronic items shop started in Talwade village. As envisaged, the shop started doing well and Narayan's income rose to Rs 2500 per month. This amount he could earn even after paying regular loan instalments to Lupin Foundation and sharing profit with other SHG members. Two years (by Sept 04), the group repaid the entire loan amount of Rs.50000. Now his shop offers repairing services for TV, VCD, tape records besides selling dish antenna, color & B/W TV, VCDs, tape records.

Now Narayan Parab has planned to open a showroom for TV & Computer. He is working hard to realize this dream of his. May he be blessed with success soon.



Lupin HWRFs' Partners in Imparting Vocational Training

S No	Vocation/Trade	Facilitating Institute	Nature and address of institution
1	Repair and maintenance of electronic and electrical appliances, computer hardware	Jan Shikshan Sansthan	Jan Shikshan Sansthan (Shramik Vidyapeeth), Gandhi Bhavan, Residency Road, Jaipur- 342001 Govt of India, Ministry of Technical Education,
2	Pottery, Leather, Clay, Stone	RUDA	Rural (Non Farm) Development Agency, Udyog Bhawan, Jaipur
3	Computer hardware, Paper messy, Leather, Mobile Repair	DST	Department of Science and Technology, Govt of Rajasthan Mini secretariat 3 rd floor, Jaipur (sponsoring agency for training)
4	Computer hardware, Mobile repair	EMDI	Entrepreneurship Management Development Institute, Jhalana doongri, Jaipur
5	Weaving, Bee Keeping.	KVIC	Khadi Village Industry Corporation, (Ministry of Textile, Govt of India)
6	Tailoring, Wooden work, Leather, Pickle making	DIC	District Industries Center, Bharatpur (Sponsoring Agency for training)
7	Computer hardware, Leather, Diesel Engine, AC Refrigeration, Photography	SIDBI	Small Industries Development Bank of India, Umrao Complex, Sansar Chand Road, Jaipur (sponsoring agency for training)
8	Refrigeration, Air conditioning, Home appliances Computer hardware, Electronic maintenance, House hold appliances	TREC-STEP	Tiruchirappalli Regional Engineering college-Science and Technology Entrepreneur Park, Tiruchirappalli, Tamil Nadu
9	Automobile repair, Welding and Fabrication, Electric winding and Motor Winding, Audio systems and Television Repair and maintenance	CRISP	Center for Research and Industrial Staff Performance, Bhopal, Madhya Pradesh

S No	Vocation/Trade	Facilitating Institute	Nature and address of institution ,
10	Bio-fertilizer Technology, Horticulture, Biotechnology	VIB	Vivekananda Institute of Biotechnology, Nimpith, West Bengal
11	Computer hardware, repair & maintenance, Office equipment repair and maintenance	ESTC	Electronic Service and Training Center, Kaniya, Near Ramnagar, Uttaranchal
12	Advanced training courses in Electronics and Process Instrumentation e g Audio, Radio, Colour TV, CCTV, Digital Camera, Cordless Phones, Cell Phones and Cable TV equipment Power Electronics, Digital & Linear ICs, Microprocessors, Micro Controller and PLCs, Computer hardware, Software and Networking modern Medical electronic equipment, industrial sensors, Process control, Microprocessors and PLCs in the Process Industries	ATI-EPI	Advance Training Institutes for Electornics and Process Instrumentation (ATI-EPI) Hyderabad and Dehradun (Ministry of Labour in collaboration with UNDP/ILO)
13	Poultry Dairying, Piggery, Beekeeping, Fisheries, Fruit and Vegetable preservation, Maintenance and repairing of farm machinery and tools, and Hybrid seed production	Agricultural Extension Division	Deputy Director General, Agricultural Extension Division, Krishi Anusandhan Bhawan, New Delhi-110 012, INDIA

S No	Vocation/Trade	Facilitating Institute	Nature and address of institution
14	Tool design, Tool and Die-making, Heat Treatment, Metallurgy, Machine tool Maintenance and Advanced welding		Director General of Employment and Training, Advance Training Institute, Madras
15	Bee-Keeping, Vermi-Compost	Lupin HWRF	Lupin Human Welfare & Research Foundation, 160, Krishna Nagar, Bharatpur, Rajasthan
16	Animal Management, Cooperative Dairy, Dairy products marketing	Anand, NDDB	General Manager National Dairy Development Board, Anand, Gujarat
17	Artificial Insemination First aid for cattle, Advance dairy management	BAIF, Pune	Bhartiya Agro Industrial Foundation, Central Research Station Urli kanchan, district -Pune, 412202
18	Animal Management	NDRI, Karnal	Dairy Training Centre National Dairy Research Institute Karnal-132001
19	Goat Management	CIRG, Makdoom	Central Institute of Research on Goat, Makdoom, distt- Mathura Uttar Pradesh
20	Animal Management	RLDB, Jaipur	Rajasthan Livestock Development Board, Govt of Rajasthan
21	Fish farming	Department of Fisheries	Department of Fisheries, Govt of Rajasthan
22	Tractor repairing, Motor winding, Dynamo repairing	Central Farm Machinery Training and Testing Institute	Central Farm Machinery Training and Testing Institute, Tractor Nagar, Budni-466445 (M P)
23	Tractor repairing	Tractor Training Center Regional Farm and Training Institute	Tractor Training Center Regional Farm and Training Institute, Ministry of Agriculture Tractor Nagar, Sirsa Road, Hissar

S No	Vocation/Trade	Facilitating Institute	Nature and address of institution
24	TV & Radio Engineering	National Institute of TV and Video Engineering	National Institute of TV and Video Engineering, Pappanamcode Trivandrum
25	Bee keeping	Govt Bee keeping Station	Govt Bee Keeping Station Zeolikot, Dist Nainital, Uttaranchal
26	Footwear manufacturing	Central Footwear Training Centre	Central Footwear Training Centre, 5/157- Vikas-Sheel Bharat Compound, Transport Nagar, Agra 282002 and SISI, 65/1 GST Road, Chennai-600032
27	Advance course in computer training	C-DAC	Centre for Development of Advance Computing (C-DAC) Advance Computer Training School (ACTS) Bangalore, Delhi, Pune